THE LIBRARY OF BUSINESS PRACTICE

VOLUME VII

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BUSINESS CORRESPONDENCE



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THE LIBRARY OF BUSINESS PRACTICE

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BUSINESS CORRESPONDENCE

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PART I—PLANNING THE SERIES AND WRITING THE LETTER

Rousing Demand

DOWN at the bottom of all commercial success there is Demand insistently tugging away. If Demand can be circumscribed and focused and tied to your product, you have done a big thing and middlemen by the score can no more stand against it than can a few layers of fleecy cloud keep Gravity from accomplishing its effective work.

The manufacturer who neglects the dealer in any advertising campaign he may inaugurate is indeed lacking in foresight. "Forcing the trade" to carry a line has long since given way to better methods. Cooperation is better than coercion. But as a foundation for success nothing can take the place of a powerful consumers' demand.

It is a significant fact that advertising is proving anew the old adage that "the right will prevail," and there never was a time in all the history of business when it was so apparent that a better and larger success comes to the concern which works with uplifting and upbuilding methods.



S. WILBUR CORMAN

General Manager, N. W. Ayer and Son

I

HOW TO GET SALESMANSHIP INTO YOUR LETTERS

By Philip W. Lennen
Advertising Manager, The Royal Tailors

"HOW do I write my letters?" replied a famous sales manager to my inquiry; "I breathe a little real life into them—that's all.

"The type stick and the two-cent stamp are quite as mighty as the sample case and the Pullman coach. If the salesman's personality, the salesman's methods of argument and line of talk sell goods in a personal appeal—they ought to sell goods in a personal letter. And so I put life—the salesman's life—the salesman's enthusiasm and glowing personality—into every missive I send out."

But the pity of it is, it is in this very life and human interest—this vital personality—that most of our letters are dismally weak.

Almost nine out of every ten letters you read nowadays have no individuality in them at all—and do not even seem to pretend to have. They do not read like earnest, warm, personal appeals between live human beings; instead, the cold, stereotyped, printed-circular tone is stamped all over them.

No salesman would everlastingly persist in using the same stock expressions, the same "I-beg-to-state," "regret-to-inform" style of interview, paragraph and sentence.

Yet that's what your average letter writer does. And even to such an extent that many correspondents would literally acknowledge their death warrant with "Your kind and valued favor received."

Every effective letter writer dictates as he would talk; puts into his letters the same enthusiasm, the same intensity, the same earnestness and sincerity he would inject into a personal appeal, if the customer were at his elbow listening to his words. That's the foremost principle in scientific letter writing.

If a form letter is like a salesman, it should make its approach like a salesman; it should state its proposition like a salesman; and it should get the customer's signature to the order blank like a salesman.

In other words, a successful letter does three things:

First, it attracts attention.

Second, it creates a desire for the goods advertised.

Third, it turns the desire for the goods into a determination to place an order for them—not "when I get to the office" nor "by and by"—but NOW.

A great many letters, like a great many salesmen, make their greatest mistake at the very beginning. Their method of approach is so weak that they do not secure even a hearing.

There are a thousand ways of beginning a letter, just as there are a thousands ways of beginning an interview. But nearly all these ways can be classified under one principle.

The business psychologist tells us that every man is interested in his own troubles. "Talk about a customer's needs or difficulties," says he, "and you will immediately get his attention."

And right here lies the whole secret of attracting attention—of arousing interest and curiosity in the open-

ing paragraph with which your letter greets your customer. Take for instance the opening sentences of a letter from a shoe store:

A first sentence that repels.	There is a reason - a real, valid reason why this great store should be the great store that it is.

Another excerpt from a hardware store:

A selfish opening.	Having just closed the first six months of our business with a very profitable showing.

Why should you care why that particular store is great? How many men or women are interested in the fact that a hardware store was successful in the first six months of its career? What is there in either of these opening sentences to make the busy housewife or the business man sitting at a table piled full of letters, stop and read what follows? nothing! They do not establish a point of contact, nor show any need, nor strike us in any problem.

Contrast the foregoing example with the following letter from a grocery store to a lady customer:

This first paragraph gets the customer's viewpoint from the start.	After you have your breakfast dishes washed, your floors swept, and your beds made up, I should like to have a moment of your time. You are an excellent judge of what is good to eat, and know when you are getting what you should from your grocer. To be saving and yet to set your table with healthful and dainty dishes for your family --

It is no wonder that a woman stops every task to read the whole letter, for it finds her in her own home, her own daily work, and her own daily needs. It touches on

her biggest expense item and thus gets her interest from the very start. Even more direct is the beginning of a letter which a large wholesale house sent out to its customers:

Playing up the "you" interest.

Because you are a regular customer, you are entitled to exclusive money benefits in a new and import. nt enterprise.

The second word in this paragraph is "You," and the reader is likely to be attracted by it, for nothing is more interesting to him than himself. The pulling phrase, "money benefits," strikes the reader's pocketbook, for it suggests a chance to save money, which is enough to interest the busiest man of affairs. More than this, it is not merely money benefits but "exclusive money benefits," and at once the reader is complimented because he is taken from the ranks of common people and put into a special group for a special proposition. Most readers will want to go farther to learn just how to save the dollars and cents that this letter brings before them.

An advertiser writes in today:

Will not interest indifferent prospects.

I would like to show you our complete line of Morris chairs. We have just secured some fine articles which we are sure will be of great interest to you.

Now, if I had actually decided to buy a Morris chair, a letter like this might get my attention. But perhaps I had never felt the need for such a luxury. If so, a beginning like this would invariably lead not to a sale but to the waste basket.

On the other hand, see how much more quickly a letter

like this—a letter on the same subject sent out by a different concern—attracts the eye and brain:

Artful persuasion that attracts the man who had no intention of buying.

What is more satisfying and restful to the tired, overworked business man than a soft, downy Morris chair?

To be able to sink back into its pillowy depths with pipe or cigar and a good book at hand - what greater freedom from care and worry could you ask? What greater relaxation and comfort for mind and body - could you find?

Notice the long, low lines of this Morris chair I have just had made up.

This letter does not begin by trying to sell you something. It does not attempt a tug at your pocket-book strings before it has even won your interest. It tells you in an interesting way your need for a Morris chair. Then it tells you how letter writing supplies that need. If all men are selfish see that your letter appeals at once to the selfish instincts. If all men are mercenary, show your reader at the outset the cold cash it means to him to read all you have to say. A letter for instance that starts off thus: *"I can save you $3.50 a month on your gas bill"* is sure to get attention.

On the other hand we quickly cast aside a letter that begins—*"We beg to inform you that we have perfected a superior gas jet"*—because such a statement as this is likely to be of very little interest to us at the moment it is read. I have all I can do perfecting my own goods without interesting myself in perfecting somebody else's wares. There is nothing that suggests any money-making chance to me in this beginning; nothing that appeals to my greed—thrift—ambition—enterprise. And into the waste basket it goes.

After all, the point is merely an "A-B-C" principle of psychology. Talk about the other fellow and he is interested. Talk about yourself—and he stops his ears.

But some letters fail even after they have secured interest. They begin right—they attract attention—they make us want to know more about what the letter writer has to offer; but then they throw cold water on their good effect. They present the proposition so weakly and incompletely that no matter how real our interest in the article, we feel no temptation to buy.

These letters cajole us into listening to the salesman's story; they do not properly satisfy our desire for information about the proposition. A customer's interest and desire must be near the boiling point if you expect to get his order. Here is a specimen of such letter-writing strategy:

Winning attention in the first sentence.

Growing children need lots of good, wholesome exercise in the fresh air, and lots of laughter and happiness. The great success of this Outfit rests on the fact that it gives both.

The vital importance of physical development to success is coming to be recognized more and more. Brains without brawn lack nerve and snap and "go". Sound, strong muscles are the very foundation of confidence, self-reliance and will power.

How the reader's interest is held.

On the other hand, the influence of the mind on bodily welfare is just as important. The child that runs and plays, romps and laughs and is happy all day long, is the one that grows fastest and keeps chubby and healthy. And if you want the youngster to laugh, you must give him something to laugh at, something wholesome and healthy to concentrate his mind on and work off his surplus energy. Our Outdoor Gymnasium will solve the whole problem. It is the greatest development of recent years in the rearing of children. Don't withhold it - give your boy and girl a better chance and a happier childhood than you had. The doctor bills alone it saves will cover the cost, to say nothing of the happiness it brings.

Detailed description of this article is supplied in a catalog. The letter, therefore, after getting the attention of the reader in the first paragraph, devotes itself to individual persuasion. Notice how the first two words

put the reader in a receptive mood with the dearest of all themes to the parent's heart. All the way through, the argument is clearly brought forth in the interest of the boy or girl. It is the health, happiness and future of the child that is at stake unless the proper recreation and exercise be provided. Fathers and mothers want, above all else, to make the most of their children, and welcome any possible sacrifice to give them added advantages. The outfit will solve the problem. Therefore, the strong temptation is to get it.

Of course, there are different ways of holding interest and creating desire for the goods, but whether it accomplishes this end by description or by argument, it matters little so long as the end is reached. The letter that fails to do this is worse than useless.

But you can not create this impression—you can not so make your customer see the goods—unless you will take the time and space properly to describe them. The greatest fallacy I know of in connection with the business letter is the idea that it should occupy only a certain set space—and never more.

Your proposition may require the investment of thousands of dollars—your letter may demand that the reader stake his earthly all. Yet there are some men who will calmly insist that you must say your say in such and such a number of words.

There's no earthly use in sending out a letter at all if it does not properly tell its story. Better take a volume and make your point clear than force your reader to wade through five or six paragraphs without forming any definite idea of what you have to offer.

I have seen and read letters twenty-five pages in length that were not too long—because they did the business; because the proposition was so big and unusual

that it could not be told in fewer words. There was no chance for inference or deduction. The matter involved so many thousands of dollars that every point and detail had to be fully understood and considered by both sides before an order was possible. And because the letter was comprehensive—it pulled.

Tell your story in as few words as possible—but make sure above all things that you really tell your story before you stop!

Yet more deplorable than your incomplete, indefinite argument is the description expressed in a flippant, jocular, pseudo-humorous vein—the correspondent "Joe Miller" that simply must make you laugh to make you buy.

This is the kind of a letter that actually deals lightly with what it has to sell, that uses the very article it wants you to pay your good hard coin for, as the means for a frayed-out pun.

Not content with telling you what the goods are, in an honest, straightforward way, it must get in some ancient gimcrack about them—it must make their name or quality the butt for an ill-timed witticism.

Buying is no joke. No man wants to be grinned at when he is debating about the expenditure of a stiff sum of money. It is about the most serious work a man has to do—to decide whether to buy this or that article.

And you must take him at his mood—you must talk to him as directly, as whole-heartedly, as he debates with himself.

And the absurdity of it is, not one of these "funny" writers is ever able to tell definitely why letter writing should be made this miniature Puck and Punch game. Their only idea seems to be that it is the cleverness, the sparkle, the epigrammatic brilliance of a letter that

makes it pull. Yet I believe that both you and I are still to meet a shrewd, hardheaded business man who is investing his capital for the sake of reading other people's cleverness.

What we want is the goods—not humor nor genius, nor literature. A homely, honest letter, even though a little rough and crude, that really tells its story and describes its proposition, is far more likely to bring in the business than the brilliant, humorous effort that at best only makes us admire the writer and not the writer's goods.

But there are some form letters, which, even though they comply with all the principles described above, never really induce us to do anything. They attract the attention—they create the desire for the goods; but somehow we feel that we might as well wait until we get a little more money or until business picks up, before we actually place an order.

Such a letter lacks a strong, effective climax—lacks some inducement or discount that would make us see the imperative need of getting in an order at once.

The principle of climax is vital but simple. It is merely this; give the reader some proposition, some object, some argument, that will make him see that an order today is worth far more than an order tomorrow.

It may be a cash discount; it may be a premium; it may be a special offer about to be withdrawn. Then again it need not require any mercenary sacrifice on your part at all, but merely an argument that shows the customer the hardship he must withstand or the profit he must lose every day he is without the article advertised.

A splendid climax, requiring no discount or premium, can always be made by a letter that advertises a money, time or labor saving article.

For instance, a cash register sales letter says to the merchant:

A definite offer that brings action now.

A thing that will save you money tomorrow will save you money today. And the sooner you get it the more money it will save. Delays pay no dividends -- act now!

And the retailer does. Or the company sometimes puts it:

This "clincher" gives a definite and strong money reason for ordering immediately.

If a dependable bank should offer to give you 10% on your money instead of the 3% or 4% you get now - wouldn't you put your money in the new bank as soon as you could?

You wouldn't wait until it was convenient - you wouldn't put it off until you just happened to be in the bank's neighborhood. You would go at once. Because every day's delay would mean the loss of a day's interest at 6%. And no retailer can afford to throw money away.

Now, you can't afford to delay getting a register, because every day you are without it means just so much loss in the money this appliance will make or save you - and add to your bank account.

Order today!

The same grocer whose letter I have already quoted clinches his argument in the following words:

An excellent "service" clincher.

Call Main 100 and let me take your order personally. I will give it the same careful attention as if the goods were going to my own family.

He doesn't say, *"If interested we shall take pleasure in having you come and see us sometime."* But the telephone is only a few feet from the housewife as she reads the letter—perhaps in the same room—and such "careful attention" is just what every woman prizes in a grocer. Why not step to the 'phone and do as suggested? Often she does.

Another very clever idea in making it easy for the

reader to order is seen in the following excellent sales letter:

Excellent "reasons why." This "easy-to-order" offer makes a strong appeal for immediate action.

You will probably be able to buy 'American History' next year - probably ten years from now -

But you can never buy it again at its present price.

That price is about to go up $20.

The Stewart little-payment-free-on-approval club is about to close for good.

This is your chance.

The card herewith brings the whole set - the 3,800 photographs - the million-word text - the ten tall volumes.

We pay all charges. When you get your set, look over its lustrous pages - aquiver with the life of a mighty war. Look at its sumptuous silk and gold bindings. Look at the untold effort, sacrifice, wealth, these ten volumes represent.

Then, if you don't think they're worth even the extra $20. - that you are lucky enough not to pay - send the books back. Otherwise $3.00 a month makes them your own - an endless source of inspiration, of delight and pride.

Send the card today without money and save the $20.

Notice that there are no charges to pay; that after an examination the customer may return the books and still not lose a penny; that he is going to save $20 if he orders quickly.

Contrast the foregoing with the following meaningless letter:

This letter lacks an effective "reason why" and fails to get the prospect's point of view.

During the year and a half that we have been in business, we have not had the pleasure of placing your name on our ledgers.

We'd like to do it.

We would enjoy sending you a statement occasionally.

You'll need a spring suit or so - and furnishings, too, no doubt.

Make us happy by owing us something.

The idea of selfishness runs all the way through it—*"We have not had the pleasure—," "We'd like to do*

it—," "We should enjoy—," "Make us happy."

Why should I? It does not arrest my attention, create a desire, nor offer any inducement except the pleasure of making the clothiers happy, and the ordinary business man does not have the time for altruistic work when reading letters!

Too often the writer adopts a hail-fellow-well-met attitude, thinking he can bring in trade that way without resort to real arguments. Sometimes the jollying attitude is effective, as when the correspondent is writing to a personal friend or to a certain class of prospects. But when your list is large, and you have no definite knowledge of the kind of appeal for each one, the safest way is to build your letter round iron-clad arguments of service, quality, or money-saving.

Here is another example of a letter without a real mission:

No present call for action—no reason why the prospect should keep the writer in mind.

H. T. Helman & Sons have acquired the American rights of an arresting autobiography entitled: MY ADVENTURES, written by a relative of one of the reigning monarchs of Europe.

The memoirs, which are now in active preparation, will be published in May, but, under the terms of their agreement with the personage in question, the publishers are unable to give particulars at present. The identity of the author and full details regarding the book will be announced about the middle of April.

One can very easily imagine the writer of this message sitting at his desk and suddenly getting a bright idea, "Perhaps it would be a good stunt to send out a circular letter to every name on the list, just simply to prepare for a later campaign," and then calling his stenographer to him, rattling off a short string of nothings, and saying: "Mail that out without signature and let me forget it."

He does not stop to think that the one who receives

it also will not stop to read the message—that he will not even take the pains to think of it, to say nothing of forgetting it.

In other words, the object of a good climax is to make the customer "get a hump on himself" and place his order in the first outgoing mail. It is the "procrastination killer" of business by letter; the order stimulator that quickens the flow of sales and profits towards your cash drawer and bank balance.

But after you have written your letter so that you have given your argument and your climax—go over it and cut out all the unnecessary words.

Get in every argument, mind you, every point that will tend to magnetize the money into your cash drawer. But be sure to state these points in as little space, and in as few words as clearness, naturalness and clean-cut expression will permit. Get the "drive" of sales power into your letter, and then strip it down to fighting weight.



PERSONALITY *furnishes the keynote to every business proposition. More than that, it is the cardinal element in every enterprise. Men, not money, are the determining factors in commercial and industrial undertakings.*

—Frederick W. Upham
President, The Consumers Company

II

WORKING OUT A FORM LETTER SERIES

By Franklin W. Wood

ANSWER a certain two-inch advertisement of knocked-down furniture that has been running in the home magazines and you will get a clever sales letter with several enclosures. At the end of that letter is a "clincher" paragraph, whose pulling power you can plainly feel. Disregard that letter for two weeks or so and you will get a second letter with enclosures, that will make you see the proposition from an entirely different and at the same time an attractive viewpoint. Towards the end of your second letter you will feel again a pressure to order now. Disregard it and promptly at the end of the follow-up period you will find on your desk a third letter, friendly, more or less welcome, novel again in its approach and shrewdly insistent.

This campaign of advertisements, form letters and enclosures was not worked out piece by piece; it is not by accident that you feel the novel, pulling power of each unit; it is not mere good nature that you are left each time with a certain amount of interest and curiosity which makes you read the next follow-up in the series. Behind the planning which resulted in this complete, well articulated campaign, lie months of careful preparation and coordination.

Underlying the series are two principles which were

more or less consciously followed. Every unit, in the first place, has its definite closing point where all the easy orders are rounded up and checked from the prospect list into the "Sold" file of customers—like the good salesman, no piece of copy is allowed to make its speech without cleaning up all the orders to converts. Second, every piece of copy leaves the way open for the next—carries the tang of curiosity that keeps up friendly interest while the prospect is being approached with some other argument which, perhaps, touches his self-interest better than the last one.

The main object of the advertisement, for instance, was to get the interest of those readers only who are prospects and to make them inquire. The copy man did this by the heading: "Set six screws and save furniture dollars," followed by a description of a library table—an article which by experience he knows to be one of his more popular bargains. The idea of money saving by purchases at factory prices is played against the strong restraining motive of uncertainty in mail order buying. The copy closes by suggesting that you write for full information about "the selling plan" and for a free catalog described as listing four hundred bargain pieces illustrated in colors. Thus the advertisement gets its little grist of orders and prepares the way for—makes the reader want—sells—the first letter of the series.

Letter number one instantly recognizes that most prospects consider buying furniture by mail to be unsatisfactory, because of the questions that come up regarding quality, and the firm's fairness—because you cannot see what you get until you have gone to a great deal of trouble, paid your money down, waited for your shipment, unpacked it, put it together and, perhaps, stained it. The advertisement has already demonstrated

that the knocked-down plan means economy. The letter bases its main argument on the firm's honesty and reputation for quality deliveries. In the way of closing talk, it tempts the reader by the enclosed circular in natural colors and by the samples of wood and leather to make his own selection of furniture under the firm's guaranty of satisfaction. And not only does the letter make itself welcome, but it "sells" the enclosed catalog in these words:

Making letter and catalog pull together.

Turn to page ten of the booklet and read the description of our special quarter-sawed oak dresser. We will make you a present of this dresser, if you can duplicate it at any other place for $10 more than our price.

Your letter is responsible for the welcome which your circular gets. Your reader usually scans the letter first and if nothing in it touches his curiosity, he is apt to toss the circular aside. Your chain of argument weakens and your selling talk never gets beyond the personal chat into the solid paragraphs which the booklet carries.

Finally the letter, even at the risk of distracting a few purchasers from their choice, takes pains to persuade the reader from closing his mind against the proposition; a post card urges that the prospect, if in doubt as to his choice, ask for complete prices and suggestions, without incurring any obligation.

Those prospects who do this are at once followed up in a more *personal* way by the correspondence department and the letter series splits, giving each correspondent a chance to dig down into the personalities and the interests of his inquirers and to carry forward an intimate correspondence. The request for suggestions enables the letter salesman to focus his sales talks accurately.

If the first letter does not bring the order, the second

follows with a sales talk which hinges upon this idea of a list of pieces to fit his needs. Three articles which trade has voted to be extraordinarily popular are pictured in the margin and worked into a trial order. The letter arguments focus definitely upon the comfort and pleasure these pieces will give in the home. A thirty days' free trial offer, backed by an order blank already made out, tempts the prospect to risk the two dollar bill which alone is required from him as an evidence of good faith.

In the preliminary plan of the campaign, this special offer was reserved for the second follow-up because the first letter needed to lay the foundation of the sale by talking quality, service, large variety to choose from by mail and the iron-clad guaranty of satisfaction or money refunded. This first letter made its definite appeal to a large class of buyers and thereby reduced the number of those to be brought in by the instalment offer, with its credit and collection problems.

In the same way the instalment letter further pared down the prospect list, leaving a third class of desirable customers who could not pay even on thirty days' time, but who were still interested in the proposition because of the attractive offers of which they had read. In order to capitalize the next of these possible customers, the third and last follow-up makes the final selling appeal of the series, logically focused on plans for easy payment. Recognizing that sales letters are dim memories to the prospect at the end of a follow-up period, however plain to the copywriter with the entire series on his desk, the writer in this third letter quickly sums up his mail order and quality and guaranty arguments and then focuses on the ease of purchase and gives the prospect his choice among four attractive selling plans. The writer does not

attempt to explain all four of these plans in his letter. He merely chooses the most popular one and works up to a closing point with the paragraph:

Clincher on the third follow-up, emphasizing easy payments.	If you will send in your order at once, you will get the benefit of this liberal, deferred payment plan. You will be sure to find a plan adapted to your needs in the enclosed booklet, even if this one is not just what you like.

Into these two sentences are crowded the clincher, the touch of curiosity that makes the reader open the booklet, and the choice of plans which brings the selling percentage for the final follow-up letter above the line between loss and profit.

These two principles are fundamental, either in working up a form letter series or in answering the sales correspondence and conducting a follow-up after it is subdivided beyond the form letter range. Not all concerns are able to use cut prices or instalment plans, but this does not hinder the choice of new angles and new clinchers for your various letters.

No less important is the other principle of making your enclosures and your letter strike as a unit. Two salesmen cannot sell the same prospect at the same time, nor can one salesman sell two different propositions at the same time. Too often the practice is that of a big paint store which sends out a form letter and envelope-size booklet which have nothing to do with each other. The letter talks stock and service, the booklet exploits a new kind of paint. The letter furnishes no introduction for the enclosure and the booklet merely distracts your attention from the sales talk that preceded it. Yet the two sales forces can easily and cleverly be used to excite interest and cooperate in order-getting. A pro-

gressive jewelry store, for example, introducing new styles of collar buttons and studs, puts its illustrations and details into a booklet, and in the following letter paragraph makes them worth consulting:

Making the prospect want the catalog.

Nowadays the different kinds of dress for men require correct styles of jewelry. You will find the enclosed booklet very interesting, because it illustrates and quotes from fashion authorities the proper styles of studs, links and vest buttons for all occasions.

In planning a letter campaign, you will be tempted to hold out talking points for use in the follow-up. The result is likely to be a first or second letter without any clincher whatever. The right move is to find where you can draw the line between different groups of prospects and to build into your first letter the big basic appeal; into the second, the selling talk which seems to promise next best and into the third, that argument which will bring in the third largest percentage of orders.

A wholesale firm making men's suits to measure for retail stores used the following letter to line up dealers:

A strong argument made ineffective by the final paragraph, which asks for an invitation to sell.

Would you be interested in a line that nets you at least forty-five per cent profits? Our men's suits-to-order proposition has done this and more for many dealers. Why not for you? It requires no more help or expense to you. All you have to do is show our samples and take measurements.

Back of each suit is our positive guaranty.

If you are interested, please let us hear from you.

While there are some good points in this letter, the writer, in working out a lengthy follow-up, has forgotten to *close*. He has asked the reader to do something indefinite and not prompted by circumstances—to sit down and write if interested. He has failed to make the

reader feel that he must act at once or lose a big chance for profit.

The second letter, evidently written with the first by the copy man, scolds the prospect for not having written in and while leaving the proposition still indefinitely open, flickers out thus:

Indifferent close

We still believe that you will be wise and accept our offer.

Thanking you in advance for an early reply,

When you attempt to crowd a prospect into a decision, you corner him, drive him into a funnel-shaped passage and give him only the alternative of going your way or directly opposing you. This paragraph does precisely the opposite. It turns the prospect into the open end of the funnel and merely suggests that whether right or wrong, the writer's opinion is still unchanged. There is no closing up on the prospect, no inducement to make him write and no plan to make acceptance easy.

If you fail in each letter to close the deal as definitely as possible, the deal is likely to stay open. Contrast these two letters with the following paragraph written by another house in the same business:

Strong first letter arguments.

Conditions make it obligatory for me to close for your district as quickly as possible. This suggests that you give me an early reply.

Fill out the enclosed slip and mail it today - it will bring you the samples at once, so that you can start this department with no delay.

Excellent clincher.

Remember, you risk nothing - all you have to think about is your profit.

This first letter was written by the secretary of the company. Urgency, quick action, easy acceptance are crowded into its concise phrases. The closing sentence

leaves the reader nothing to think about but self-interest. The clincher of the second letter in the campaign follows:

A fair offer—

You know it won't cost you one cent to start and the sooner you get free samples the sooner you can pocket the profits and get the advertising value that comes with a retail department for men's furnishings.

A convenience that makes the answer easy.

I will hold this matter open, if I may hear from you at once. You may wire at our expense and that will get the samples to you in a day or so. A telegram is enclosed for your use, as this matter is urgent.

This follow-up quickly reminds the reader of the ground he has gone over in the previous letter and gains novelty through the urgent method used. The signature is that of the sales manager.

The president himself put his personal signature to the third follow-up:

Signed by the president, this third follow-up gives the final argument for immediate action.

Don't file this away to "think over", there's nothing to puzzle about, because you don't have to send one penny or promise anything, other than that if you don't sell fifteen suits this summer you will give up the agency to some one who can.

This is easy - isn't it?

Sign and mail the enclosed card today - I am still holding the offer open for you -

---

Upon the ground work of the two previous letters this note builds a specific argument against delay. Comparison of results from these two letter series shows how pulling power can be multiplied by giving every letter a definite sales talk and a distinct clincher. Couple with this idea the principle of distributing your material so that each piece of copy in your letter compaign introduces or "sells" the next unit as well as the offer itself, and you have put your sales campaign on a basis of definite results.

In order to get this unity of plan and make-up, one man in your sales department ought to manage the get-up of advertisements, booklets, circulars, form letters, and stock arguments to be used where the personal follow-up begins. Make it the duty of the mail sales manager to get acquainted with your prospective customers and with your proposition; and block out a detailed plan of campaign which may be tested in committee before it is undertaken.

Decide where your prospects divide into natural groups and find what selling points will reach every group. Plan your arguments, your inducements, your booklet details and illustrations. If the letters are to run in series, see that the big arguments are properly distributed, that the first letter completes the ground work of sales and that every follow-up has a clever, novel angle of approach. Most important of all, make sure that at every return to the attack, your letter carries its definite clincher. Provide such careful planning and distribution of material as insures your follow-up against colorless, purposeless monotony, and puts into each unit the warm, vivid, earnest and enthusiastic tone that cleans up its proper quota of orders.



THE same kind of talk that makes us buy goods of a human salesman, creates in us the same desire to buy of a letter salesman. It is common-sense argument; the kind that makes it clear and conclusive that the goods described are the goods we need.

It is a kind of sledge-hammer reasoning that completely knocks prejudice off the mental horizon and supplants indifference with interest, conviction and desire.

—Philip W. Lennen
Advertising Manager, The Royal Tailors

III

FINDING THE POINT OF CONTACT

By W. W. Loomis

THE head of a printing house was hurrying through his morning mail and the waste basket was gathering in its daily grist. Letters, circulars and advertising matter of infinite variety were given a hasty glance and then passed on to the ever-ready waste basket. He opened a letter written on a soft yellow bond, glanced at the name of the firm, which was unknown to him, read the first paragraph and dropped the sheet into the basket. As he reached for the next envelope before him, his mind reverted to that half-read first paragraph. He fished out the letter and read it through carefully:

With subtle flattery this letter wins initial attention and carries an offer that grips the prospect.

You know paper just as well as we do, so we won't talk quality.

We just want to ask you one question and that is: How can you afford to ignore Utopia Bond - like this sheet - at fourteen cents a pound?

You can see that the quality compares favorably with bonds costing from twenty to forty per cent more.

Try Utopia Bond on a few orders and give your customers equal satisfaction at less cost.

A card showing our agents in your vicinity is enclosed. Fill out and mail the blank and we will send you our sample book showing the colors and weights in which Utopia is made.

Analyzing the letter, he found that the first paragraph contained a subtle flattery: "You know paper just as

well as we do, so we won't talk quality." The writer had not presumed on his superior knowledge; he had wasted no time or words in pointing out the quality of the new bond, for any experienced printer could recognize the "value" in the paper. The price was brought out, but in a way that emphasized the quality; it suggested the possibility of pleasing customers at a lower production cost—which would naturally appeal to a printer—and it gave all necessary information regarding sources of supply.

Interested by this analysis, the man dug out other letters from the basket and asked himself why they had been thrown away. There were five others from paper mills and supply houses calling attention to their wares. They were all of the stereotyped form, starting out with an uninteresting, "We want to call your attention," "We know you will be interested"—"We want you to try"—or some other routine form of approach.

Two of the letters (from paper mills) told about the high-grade materials used and the care exercised in manufacture—descriptions that could be used for a hundred different brands of paper without changing a syllable. In a word, the five letters carried no message of interest to the average printer.

The correspondent who has made a study of his work knows that the most effective letters follow along definite lines—interesting opening, description, argument or proof, persuasion, inducement and a "do it now" close. Yet many a writer has discovered to his disappointment that just because a letter follows recognized principles it does not necessarily pull. Following the rules is not enough; there has got to be a point of contact between the writer and the reader that will establish confidence and carry conviction.

Unfortunately for the letter writer there is no absolute formula for bridging the gap between himself and the person he is addressing. A dozen effective letters might present a dozen different methods of establishing a point of contact. It might be established through a subtle compliment and a short, impressive statement such as caught the interest of the printer; it may be a reference to "inside problems" which forms the connecting link between writer and reader.

This was the point of contact finally established by the chief correspondent of a firm manufacturing specialties for druggists. His letters were well written, and were produced in the most approved form but they failed to pull. In desperation, one morning, he dumped his "form book" into the waste basket and dictated a personal, intimate letter with this for the first paragraph:

A free and easy opening that shows the writer's knowledge of the prospect's problems.

After you have run up front half a dozen times to sell a couple of stogies, a package of court plaster and a postage stamp; to change a five-dollar bill for the barber, to answer the 'phone and inform Mrs. Smith that Castoria is twenty-five cents a bottle and assure Mrs. Jones that you will have the doctor call her up as soon as he comes in, then take a minute for yourself and look over this proposition. It's worth while.

Then followed a snappy selling talk on a special offer. The letter brought big results both on the tryout and when the entire mailing list was covered. It proved to be the best order-getter the firm had ever used. A letter "expert" might find fault with it but any weakness was more than redeemed by the sympathetic approach. The writer understood the interruptions and petty calls on the small-town druggist and referred to them in a way that caught the attention of the reader. The latter was made to feel that the man who was talking to him through the letter understood the

conditions, the problems and the needs of the retail druggist. This put him in a mood to consider favorably the proposition that followed.

This reference to "inside" problems is nearly always effective, if the writer speaks from knowledge and expresses his ideas in the everyday language of the trade. It was thus a point of contact was established by an advertising service with a manufacturer of motor trucks. The letter was timed to reach the advertising manager just after his return from a trade convention when he would naturally be enthusiastic over prospects—and "snowed under" with the work that had accumulated during his absence:

Reference to personal problems always makes an effective introduction.

We can see you right now -

Just back from New York - busy dictating, trying to catch up with a desk full of papers, copy to be written, bills to be audited, catalog to be taken up with the Old Man, cuts to be ordered, date at eleven-thirty with the printer, and a string of insistent solicitors planted in the hall.

That clip file of Ideas up there, clamped full of embryo Good Stuff, is just where it was three weeks ago - only heaped a little higher. You had hoped Clyde might work up some of these leads while you were away, but Clyde is a busy assistant. Anyway you can't expect a fifteen hundred pound delivery wagon to do the work of a three-ton truck.

There were more suggestions like these, all pointing out to the busy manager how it would be to his advantage to turn over the preparation of his advertising matter to a specialist. The letter was breezy enough to be readable and presented a "map of the situation" in the office which convinced the manager that he needed just such a writer to handle the firm's copy.

The writer of this particular letter specializes in form letters, mailing cards and booklets, and in the course of

the year he has occasion to write for many lines of business. But no matter how busy he may be or how much of a hurry the customer is in, he never writes a letter or "O. K's" a sheet of copy until he is sure it has a point of contact with the man who is to receive it.

Before a point of contact can be established, it is necessary to understand the man or at least the class of men to whom you are writing. If you want to interest printers, for instance, you must know printers, their problems, their viewpoints and the language, the trade terms and expressions in which they think. This essential qualification was understood by the circulation manager of a sportsman's periodical. Here is the breezy introduction and finish of the second follow-up sent to delinquent subscribers:

Know your man and this informal style of letter will strike him right.

Now look here, Partner:

Did you get that letter we sent you the other day to the effect that your subscription to the Sportsman has expired? If you did, there hasn't been any 'come back' from it. We don't want to lose you as a subscriber, and when we say that, we don't want you to think that we want your subscription money any more than we want your help and support as a fraternal member of our big family. If we must lose the dollar we would rather lose it some other way than let a subscriber get away from the fold . . . .

Now, old man, there can be no doubt about your money's worth, so you might as well loosen up your wallet strings and fire One Plunk to us right off the reel. If you don't, you will feel sorry for what you are going to miss.

Start the average business letter in such a familiar strain and the recipient might feel aggrieved and throw it away without reading further. But the manner of expression in this case, the freemasonry of the hunter, "got under the skin" of the neglectful subscribers and established contact which could never have been secured by the usual formal letter.

Just so, a manufacturer who has built up an enormous trade with farmers delivers his message by talking to them in his letters—talking in a familiar, personal way that would never flag the attention of the business man. Here are extracts from a letter that show his style of getting close to his prospect:

Farmers will read longer letters than most city men, and this chatty, informal style pleases them.

Good morning.

It is pretty hot in Waterloo this morning.

How is it over there?

This is just the kind of weather in which you can enjoy the merits of a good gasoline engine - it will pump your water, grind your corn, run your separator, churn your cream, run the washing machine and do the work of two or three hired men generally. And it is always right on the job. .

Say! Will you take time to read over carefully every word of the enclosed circular? Read both sides and then just tell me which engine you want . . . .

I make and sell an engine that is especially adapted and built on purpose for a pumping engine. We call it the 'Boss of the Farm' for the simple reason that it is not merely a chore-boy or a hired man, but it is the real boss of the farm, and when it does its work it does it just like the boss of the farm would do it - to perfection - and has plenty of horse-power to back it up.

There were four solid pages—a letter so long that in theory no one but a farmer would read it—yet every paragraph was written with an understanding of the farmer's viewpoint and the friendly contact was maintained from the "Good morning" to the postscript.

Retailers are coming more and more to use letters in their campaigns for new business and here, too, the effectiveness is determined very largely by how close a contact can be established with the recipients. If you fail to hit the right prospect with your arguments, if you hit him at the wrong time, or, finally, if you approach him with an argument that makes no appeal, your let-

ter will fail. A shoe dealer recognized this principle when he sent out this letter early in December:

Timely and effective, because it makes so strong an appeal to both money motives and the Christmas spirit in prospects.

You know how the little folks just love a pair of new shoes. Nothing gives them more pleasure. They can hardly wait for papa to get home at night to show them to him and they proudly parade all over the neighborhood to exhibit them.

Doesn't that offer you a timely Christmas suggestion? The children will have to have new shoes this winter - why not give them shoes for Christmas? You know they will be pleased and at the same time you will have the satisfaction of knowing that your money has not been spent on something that will be broken or thrown away in a week or two.

Our line of infants' and children's shoes is very complete. No matter what you want, you will find it here. Your special attention is called to a school shoe for boys and girls - made extra heavy for winter wear - that we are selling for $1.65. We consider it much better than the average shoe selling for $2.00.

An additional offer that costs little and means much.

And just to carry out the holiday idea, we have purchased a lot of fancy Christmas stockings which are filled with candy, nuts and mysterious looking little packages containing cards, games, and toys that are sure to please the kiddies. Every shoe sold between now and December 24th will have with it one of these Christmas stockings.

This letter was sent out to a carefully selected list in a community where the suggestion to make practical gifts found a hearty response. It touched the pocketbook necessity of watching every penny; at the same time it appealed to the mother's desire that her boy or girl should be made happy on Christmas day.

A progressive young grocer in an Ohio city found himself in a critical situation because too much of his capital was tied up in "slow" accounts. When he analyzed the causes of his difficulties, he decided that his collection letters were to blame. Few of them "touched the spot" and brought returns. By dividing his accounts into classes, and working out form letters which made friendly contact with each group, he cut down his

percentage of losses, and built up a prompt-paying clientele.

Letters are used for a thousand purposes—selling goods, collecting money, adjusting complaints, handling distant customers, gingering salesmen. Their functions are many and their success depends very largely upon the point of contact established. You might as well try to send an electric current over a fence rail as to deliver a message by letter without establishing some point of contact where the interest of writer and receiver come together.



THE term "follow-up" in connection with retail dealers, must not be misconstrued as meaning a colossal advertising campaign. It simply means any well-defined system or scheme of getting better acquainted with people who may need or desire articles the dealer has for sale. Plans used by the dealers in following up their customers are nothing more or less than inexpensive common-sense methods of keeping in closer touch with the local trade than any outsider possibly could. And the merchants who are using these "get-closer" campaigns are doing so because they have learned that the buying public or the consumer will purchase readily and quickly those goods they have often been told about; and they will buy from the man who has convinced them that it is more profitable and safer to deal with him than with any one else.

—C. L. Pancoast

PART II—CORRESPONDENCE ENGLISH AND LETTER MAKE-UP

Assets in Men

IN few phases of life do the temperamental differences of individuals show themselves more markedly or prove greater helps or hindrances than in business, which is essentially practical and in which a man's attitude becomes quickly either an asset or a liability.

So important do I consider the temperamental qualifications of a man that I employ no one for a position of responsibility in our organization until I know him personally, and can establish the sort of personal relationship which alone can lead to an adequate understanding of an individual.

To determine a man's training is usually a simple, but a highly necessary, step toward his employment. His schooling, his experience in business, his home life, his associations and affiliations, indicate his temperament and the influences that have molded and directed it. And all of this information is vital not so much because it shows a man's training for one specific task, but because it shows the discipline and influence to which he has been subjected and which will find expression in his attitude toward and aptitude for the large responsibilities ahead of him.



J. W. EARLE

President, Remington Typewriter Company

IV

HOW TO PHRASE YOUR LETTER

By Franklin W. Wood

"HOW do I get my ideas into words?" said a specialist in business letter writing: "I think and investigate until I see in my mind the average man of the group I wish to address; I talk to him in the same words, with the same tact and understanding of his work, education and interests, as if he sat across the corner of the desk where the light fell upon his face. I may revise my letter once or a dozen times, but the final test is whether I should say it more plainly or more vividly in personal conversation with the typical prospect.

"I recently worked out a series of form letters to farmers. I had not been back on the farm for years. I wrote the first letter and read it over—it lacked the ring of sincerity.

"I put on my coat and hat, got a car for home, opened a trunk full of keepsakes and pulled out an old photograph of a farm family group. The picture was taken in front of a maple tree in the yard with flower beds and an old-fashioned farm house as a background. It included the whole family, from the father who sat with his hands awkwardly extended on his knees, to 'sonny,' who was too frightened at the 'picture machine' to look up. Every one was dressed in his Sunday clothes.

"One by one the picture brought back the country scenes of my own boyhood. I pictured our family gathered around the kitchen table after the supper dishes were done, talking about how many acres were plowed, how one of the cows was picking up, how many eggs there would be to take to town on Saturday, what they would come to and what could be bought with them.

"I realized that at this hour and in some such surroundings my prospect would open and 'study over' my letter. There would be mystery, doubt, discussion, hesitancy in answering it. If I could gain his confidence, prove my friendliness and make my proposition in little, simple words, my letter would get farther with him than most. After that I went back to the office and with this quaint picture constantly in mind, worked out a series of letters that pulled."

Getting into the life of your prospect is the secret of effective letter writing. Talking points are not enough to make your letter plain and convincing. Unless by drawing on your own experience, by study and the exercise of your imagination or by direct contact, you learn to know your man, writing to him will be like talking over a disconnected wire. Your ideas—your appeal and the phrases in which you clothe it—must be chosen to fit your prospect.

To imagine one reader is not easy; in attempting to imagine the average and true characteristics of ten thousand people, a copywriter often makes his letter read like a public proclamation instead of an individual message.

Form letters usually take the initiative. You have no incoming correspondence to guide you. Where a big list is involved, the keenest letter writers often go out and

canvass a neighborhood to get acquainted with the class of trade they must reach.

Once you have pictured your average prospect and chosen your talking points, the question is, "How shall I say it." Ideas like prospects can be handled individually or in the mass. You can talk in the abstract or you can fill a letter full of news items, incidents, novel details, descriptions and prices which will make your prospect see in his mind's eye just what you are offering him. A dry goods store writes:

Too general to focus interest.

> Nowhere else can you get the advantages our store offers. Many of our prices are 20% lower than those you pay for the same quality of goods at other places. Our service is unequaled.

Every statement in this letter is general. Not an advantage, not a price, not an instance of quality or service is given in a specific way which can be pictured by the reader. Notice how, without any literary cleverness, this letter from a Western furniture store gains pulling power from specific phrasing:

Specific statements that put a clincher on the general assertion of money saving.

> If you wish to save $25 to $100 on your house furniture, just step into our store and let us show you how you can do it.
>
> You can get our $28 solid mahogany dressing table for $19.50 - a saving of $8.50; our $45 Early English buffet for $30 - a saving of $15; our $60 genuine Kashan wilton rugs for $50 - a saving of $10.
>
> On these three articles alone you will save $33.50 in cold cash and these are only samples of many such chances you will find here to save your dollars.

It is easy to make your letter formally correct to fifty thousand prospects by talking prices, advantages, discounts and testimonials by fistfulls, but there is an art in writing the letter which takes a specific point—makes

the reader see and feel the advantage, the price, the discount, the testimonial which concern him. The following paragraph from a letter selling automobiles to farmers goes beyond general ideas, and appeals to the tired nerves of the farmer who has come from a hot day in the field:

An adroit appeal to a luxury motive.

There is a satisfying ease of movement, a buoyant elasticity of spring action, a restful pitch to the cushions, a "fitting" curve to the arm rests - just that solid comfort in our "Cross Country" that makes you look forward during the hot toilsome day to a restful ride in the cool evening breezes.

The writer of this letter might have said that this automobile was "comfortable"; but he had ridden in this machine and was clever enough to put on paper his own feelings of pleasure as a definite attraction for his prospect.

So it can always be borne in mind that a concrete illustration of the thing you are talking about is better than an absolute description, however fine in itself. The tone of the piano you are endeavoring to sell may be "exquisite," but so also may be the taste of the newest breakfast food. Picture a player at evening seated before your piano, entrancing the family with his playing, and your letter carries a message of more real human interest and selling value than all the superlatives you can muster.

Some copywriters have this tact which suits their words to the education and life of their readers, and the art which not merely appeals to the reader's logic, but by tingling phrases makes the prospect hear the music, taste the confection, smell the perfume or feel the satin texture which is to be sold. Even the mental delights

of a good story are caught and set down in the clever phrases of this letter:

This writer might have detailed the style of binding or kind of paper—instead, he hints at these things, and puts his effort into filling the prospect with enthusiasm for the stories themselves

The winter evenings are here.

Do you want to make them different this year, want to get more fun and profit out of them than ever before?

If you do, then you want something we have just completed. This is the first letter telling our readers about it. It is the "Library of Mystery"--the first collection ever published, of stories of which every separate and distinct one is a mystery.

And in every single story, throughout the 3,700 pages, there is a puzzle for you - some mystery you can't explain, some human tangle that keeps you in thrills until the last thread is unraveled.

It may be one of the "Tales the Parrot Told" from the Hindoo of three thousand years ago, or its author may be the clever young Hungarian whose play, "The Devil", has lately set all New York talking.

It may tell of the Russian gambler's terror when his Queen of Spades turned up, or of passionate love and hate beneath soft Italian skies.

Playing upon curiosity and love of the mysterious.

It may be a cool record of extraordinary fact, such as Abe Hummel's frenzied fight to keep his Nemesis, the ill-fated Dodge, out of the New York District Attorney's clutches. Or it may soar to the heights of novelist's fancy in the weird adventures of Melmoth, the Wanderer, or Bulwer's Haunted and Haunters, or the Horla that appeared to Maupassant's inflamed brain.

It may be just the thing for a dull half hour, or it may be a complete novel, the kind that would cost a dollar or more by itself in similar binding.

But whatever it is, if it's in the "Library of Mystery" it's a thrilling story - one that will jolt you right out of yourself and into another world; and won't let you go until you've finished it.

The surest way to fit your letter to a thousand readers is not to put it in cold, stereotyped generalities. The professor whose habit is to think in abstract principles may understand you, but the average man will pass on to the item that is full of interest—pictures—sensations. Be specific, on the other hand, and even the professor will find himself attracted with the crowd, to what you

have to say. Here is a paragraph from one of a series of letters which pulled twenty per cent returns for a buggy manufacturer:

How the good letter writer artfully makes his effective talking point felt.

A lady, you would probably know her if we were to give her name, came into our store to inspect our line of buggies. She stepped into one, sat down as if to see if it were comfortable, smiled pleasantly, and said - "O I like this buggy! - they don't skimp the cushions. I never rode in a seat that seemed to just fit you like this one does."

From this incident the writer went on to describe vividly the comfort-giving qualities of his rigs. An office appliance concern made a similar incident the basis of an entire sales letter campaign. They had received a note from a prospect asking them not to send more letters because he absolutely could not afford to buy their machine, although he knew that he needed it. But the company did write again—a letter that covered every point of the prospect's objection and convinced him that he could not afford *not* to buy. His note and their reply have since become the basis of a follow-up in the regular series.



GETTING *the point of contact is the essence of business, of buying and selling, of hiring and being hired, of giving service and getting loyalty. It is the art of touching the human interest of a person, not merely from a money standpoint, but in the more subtle ways embodied in the word personality. It is the faculty of establishing a common point of sympathy which brings a person into accord with you and with your proposition. If you will study successful business houses you will find that this element has been made a science.*

—Edward P. Hatch

President, Lord and Taylor

V

SELECTING YOUR STATIONERY

By Kendall Banning

GLANCE through the files of your office and you will find an interesting variety in letterheads, ranging from a single sheet printed from type in one color to ornate and multi-colored designs, lithographed or engraved. Most of these letterheads are just letterheads and embody merely the firm name and address. Some of them portray the products of the house — a typewriter, a gun, a package of breakfast food. Others exploit the trademark of the company. Many are elaborate compositions, crowded with addresses of various branch offices, lists of products, telephone and cable addresses, and a few persist in the use of the idealized picture of the factory or the home office. Yet, as you study over these specimens on the lookout for points as regards copy, layout, design and color scheme, only a small proportion of them seem so planned or reproduced as to represent the company with the dignity, clearness and sales value they might carry.

Practically every concern transacts business by mail—even though its correspondence is limited to bills and statements to customers. Few details of business, moreover, give a firm or an individual better opportunity to express individuality than the letterhead. The character of the house, as shown by the size and the kind of paper

used, the methods of folding, the mode of reproduction—whether printed from type, half-tone, line plate, metal die, lithographic or steel plate—the design of the letterhead and the information it carries are all factors which have their effect on the recipient. Not only is an effective letterhead demanded by good taste; it is demanded by good salesmanship.

SIMPLICITY *is coming more and more to rule in letterhead designs—proper size of sheet, kind of paper, advantages and disadvantages in the use of color.*

For these definite business purposes, a simple letterhead with no frills has come to be favored by business houses which give thought to this important detail.

More knowledge and taste are required to produce this simple and strong effect than an elaborate display. The inexperienced merchant, designer and printer will add detail; the experienced designer will eliminate it. A letterhead should, first of all, be practical—in copy, in colors, in size and in paper.

Size in letterheads has become standardized at 8½x11 inches. These proportions suit the vertical file, but to fit the standard envelope, require in addition to the horizontal fold, two folds across the heading. To avoid these cross folds, as well as for the distinctiveness which attaches to an odd size envelope in the mail, a 7¼x10½ sheet, folded twice horizontally, is gaining in favor.

A 6¼x10½ sheet, to fit the standard 3⅝x6½ envelope, is also popular, and double sheets requiring a single fold to fit the envelope are effectively used in the various sizes, especially by higher executives. A half-size letterhead (note head) 5½x8½, written cross-wise, is convenient for short notes, but involves two vertical folds across the heading.

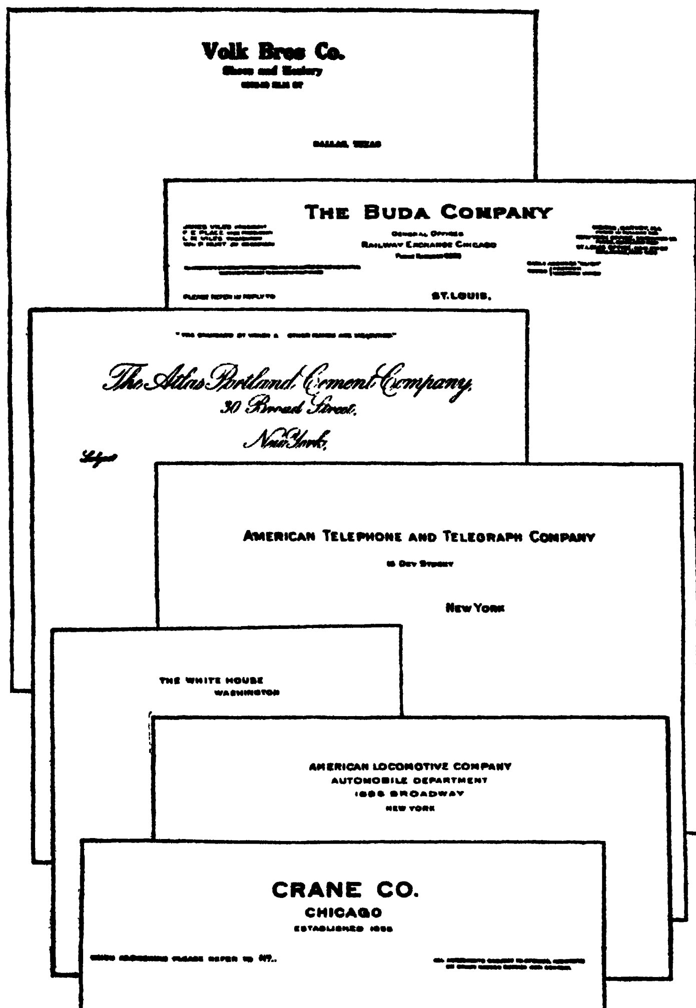


FIGURE 1: These letterheads are typical examples of taste in the stationery of large business houses. Note the simplicity in each case and the advertising value of the clear type for the firm names

Clear color, strong, parchment-like fiber and heavy weight mark the stationery of the man who realizes that in sending a letter he is often sending a representative of the house which must act alone with full power to attract or repel business. Every large concern has one or two cheaper grades of stationery, approximating the official style in appearance, but purchased with careful attention to the price of the paper and printing, for service at a definite cost in various uses—interdepartmental correspondence, letters of transient interest and form letter campaigns.

Color in both paper and ink is used sparingly by high grade concerns. Some offices assign a different tint of stock for the use of each department and thus simplify the mail clerk's routine. A heading in black, contrasted with red or green ink upon a clear white paper, or a scheme in which a gray, buff or other light tinted paper is matched with darker tints of the same color in the printing, often brings out some important line, trademark or business symbol strongly in color. Such effects can easily be carried to extremes, however; every touch of color demands a reason for its use.

Typographically your letterhead should, above all else, give the name and address of the sender so clearly that replies may be addressed properly. By eliminating detail you place greater emphasis on the essentials that remain.

A line distinctive of the character of the firm is often needed, especially when letters go to individuals unfamiliar with the firm. "Burke, Preston & Jones," for example, might tell you nothing about the firm which writes you. "Burke, Preston & Jones, Counsellors at Law," conveys a very definite impression. The names of company officers are often desirable on the letterhead

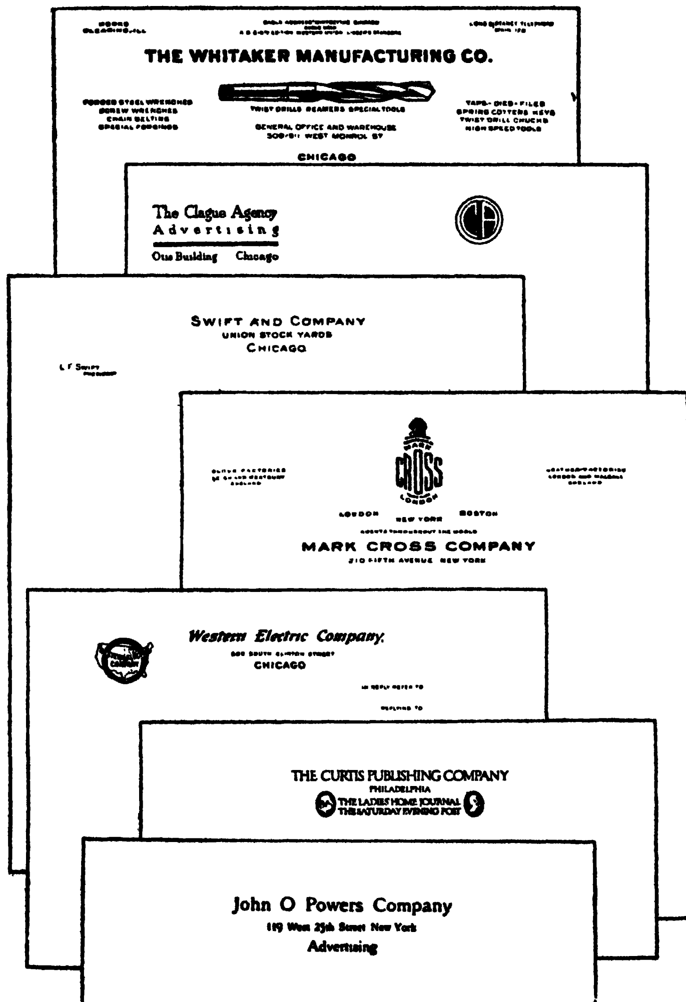


FIGURE II: In these letterheads there is commercial "color." The use of well known trademarks and imprints at once connects the letter with the sender in the mind of the man who receives it

in order to establish the authority of the writer. Telephone and cable addresses may be added if they are needed by the person addressed; otherwise occasional change in the number discourages their use. Foreign addresses may have both practical use and sales value. Manufacturers of a single product, especially of a novelty, often embody in the letterhead a picture of the article. Similarly a trade-mark may have identification and selling value.

DISTINCTION *in the selection and arrangement of type sets the business which is or will be big apart from the business which will always be little.*

Moreover, the style of lettering and of illustration must be in harmony throughout the heading. Avoid different styles of type; select a type face which carries the impression you wish for your business and hold to it—a light and graceful type for the jeweler, the handicraftsman, the milliner; a strong and dignified letter for the attorney, the doctor, the banker, the manufacturer. Chances for originality in adapting lettering to your business are attractive. To neglect these points leads to a confused effect that is one of the earmarks of the "little fellow." The letterhead that will "do" will suffice for him; but the business house which considers detail and appreciates the wide influence of its letterhead demands a design conspicuously good, in which are reflected the character of the house and quality of its products. The fewer the elements of your letterhead and the more perfectly in harmony they are, the more prominence each acquires.

The letterhead of the American Telephone and Telegraph Company (Figure I) is a conspicuous example of taste in stationery. The name and address of the com-

pany are printed in black Gothic letters on a pure white paper. Its simplicity and brevity give it the force of refinement which more elaborate headings lack. The second heading above it, for example, while dignified, includes detail that detracts from legibility and impressiveness. The American Locomotive Company letterhead is another example of simplicity. It has not the force of the first mentioned heading, because of the lack of interest in display and in the "color values" of the lettering. In contrast with it is the Crane Company head, the directness of which gives force and dignity. Size as regards the words "Crane Co." as compared to the rest of the lettering, conveys an impression of the bigness of the concern. The dignity of the President's letterhead is merely emphasized by its simplicity. The Volk Bros. heading shows that a merchant can get simplicity and effectiveness by restraint in the use of the local printer's resources.

The idea of selling phrases as illustrated in a single powerful line, is often well worth while. An office appliance manufacturer, for instance, printed his supply of letterheads frequently, so that on each new supply in red letters across the bottom of the sheet appeared an up-to-date sales figure; "To August 4, 64,821 of our machines have been sold."

The letterheads in Figure II are exceptionally distinctive, yet not too formal or conventional. A well balanced head, in which the type is nicely fitted to the product, is that of the Whitaker Manufacturing Company. The drill pictured not only serves as a trademark, but indicates at a glance the product for which the factory stands. The tool list given at either side of the sheet has sales value which overbalances the objection to it as added matter.

Something rather unusual is the stationery of the Clague Agency. The name and address are in black, engraved in a distinctive letter, set off by rules in red; the firm monogram in red and black at the right fixes and supports the date line and gives a touch of the unique which is desirable in the heading of a concern versed in printing technic.

EXAMPLES *of big business stationery in which simplicity gives distinction, and tasteful arrangement is used to reflect to the utmost the concern's dignity.*

There is an interesting study in the different uses of Gothic shown in the Whitaker, Swift and Mark Cross headings. The Swift and Company head takes its position and reputation for granted by its simplicity. The Mark Cross heading in copy and trade-mark suggest the concern's international character. The simple lettering on the John O. Powers heading harmonizes with the dignity of the firm and profession for which it stands. The Western Electric heading is an effective example of Gothic type in harmony with a special letter that in its zigzag lines, cleverly suggests electric current. The trademark suggests in an interesting, dignified way the breadth of the company's sales operations.

The stationery of the Curtis Publishing Company embodies the two imprints of the house, which are frankly treated as a part of the design. A compact letterhead of this style, where the essential reading matter is composed in a small and well filled space, is especially desirable on half sheets intended for short letters. The usual folds would not strike the heading and the decorative value is such as would be difficult to attain in a larger, less compact design.

The personal note in stationery is further indicated

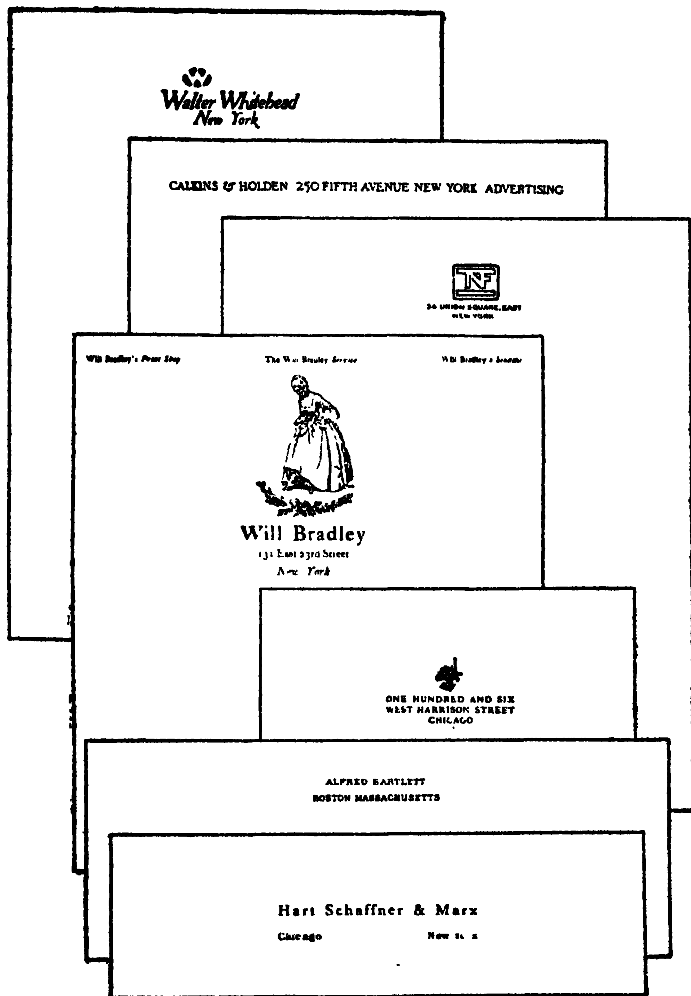


FIGURE III: There is personality in these letterheads, and a distinctive quality that makes them stand out from the ordinary, inartistic specimens that make up the mass of the morning's mail

by the striking letterheads shown in Figure III. The Hart, Schaffner and Marx heading shows the extraordinary force of clean-cut lettering, absolutely without punctuation or ornament. The Alfred Bartlett heading (printed in green on cream stock) embodies an excellent idea for lawyers and professional men, and for business houses that offer special services rather than simply merchandise. The typesetting machine shown in the next heading suggests the value of the poster or silhouette style in the use of a well known trade-mark. The simplest and one of the most forceful of this group is that of Calkins & Holden, which consists of a single line of engraved lettering, finely treated as regards design, spacing, margins and weight or color value.

The other three headings include the personal mark or impression of the individual. The monogram TNF (printed in yellow upon a white hand made paper) has a personal interest and also suggests the possibilities of a plan in the design of all your stationery, since it is used not only on the letter and envelope, but also on the shipping label and as a personal monogram. Similarly the design of Walter Whitehead, the artist, includes a stenciled W, which he uses to mark his paintings. Some of the more painstaking and studious business men have worked such letterhead designs into the billhead, the envelope, the carton cover, the business card, the shipping tag, the address label, and even on memorandum pads, bank checks and publicity matter. Such a plan contributes to the compactness and permanency of the impression which the business makes upon its public.

The distinctive Will Bradley heading shown in this group is again a suggestion of the salesmanship which can be injected into stationery. The wreath and figure are printed in brown, the rest in black. In a letter cam-

paign among shoe manufacturers, clothing concerns, paper dealers, jewelers and makers of furniture and staple commodities, he prepared a set of letterheads, which, instead of fitting his own business, were designed to represent in each case the business of the men on the list to which he sent the letter. The design shown was used to solicit for the Bradley service from shoe manufacturers. For each of the other classes there was an appropriate letterhead, adhering throughout to the colonial style, but varying tactfully, business by business.

The idea back of this plan is that such service not only interests your prospects, but indicates to them your ability to serve them. To make your letterhead carry a sample of your service is a step beyond the selling trade-mark or sales phrase, and its possibilities are as yet unmeasured. A set of letterhead designs, featuring specialties to various lines of trade, might be worked out by the manufacturer of tools or machines, or by the general jobber, as well as by the artist or the advertising agency.



BROADLY, *the rules of letter writing work require the injection of a pleasing and individual personality—which largely includes the necessary originality—a personal touch that gets the reader's favorable attention in the first sentence. Then the prospect's desire for what is offered must be sharpened. This may be an educational process requiring several letters, if it is a big sale, such as farm lands, a piano player, or an automobile; or may require only a single paragraph.*

—Harrison McJohnston

VI

EFFECTIVE LETTER ARRANGEMENT

By J. T. Carpenter

"SUCH devices as underscoring, marginal headings and unusual salutations cheapen a business letter," says the advertising manager of a New York firm which goes with a single line to high-class trade. "Instead of helping the reader to catch what you have to say, cleverness in making your letter unique distracts him and sets him to thinking merely of how you say things. We make it a point always to keep our letters dignified and conventional."

Just across the street another writer put his policy of letter arrangement into these terms: "Letters should play for attention and emphasis. They should be made attractive and unique in appearance. We have used all sorts of schemes to make our letters 'different' and have found that the writing of the body of the letter in an odd shape sometimes strikes our trade just right."

"Both men probably were right—each for his proposition," said a third advertising manager whose experience has been broad and successful. "Whether you use conventional or unique letters depends upon your proposition and the people to whom you are writing. The bank president, broker and professional man appreciate genuine dignity, and every personal touch in your letter to them needs to be tactful and in good taste. If,

on the other hand, you are selling a one-dollar novelty to hard-headed dealers, your proposition goes into competition with all sorts of letters and needs to have some distinctive way of getting attention. If you are going to printers or advertising men, it may be worth your while to play to their taste for something technically novel.

"Suit your letter to your offer and the man you write for. Let anything unusual grow out of the proposition and help to drive home the sales talk—not complicate matters or distract attention from your point. To make your men get your idea quickly, forcibly, permanently is the test."

Out of this idea grow the approved practices of effective business correspondence. A long letter on a matter which is unimportant to the reader marks the writer as over-talkative. The first rule of letter arrangement is not, however, "get your letter on a page," but "make the length of your letter correspond with the bigness of your proposition." Writing to farmers on a subject in which he knew they were vitally interested, one correspondent found it necessary to extend his letter to ten pages—and the letter was a success. A man who had office appliances for sale, on the other hand, and whose appeal was made to city business men, put his proposition neatly in four paragraphs.

The same principle applies to emphasis. Underscoring lines or putting them in capitals, typewriting a headline above your letter or using subheads at the left of important paragraphs is sometimes effective in that it makes the letter easier to understand and clinches your point.

One firm of national reputation catches the reader of its sales letter with an opening line in capitals, care-

fully worded to arouse interest and curiosity. In place of the name and address, one informal sales letter carried this short line paragraph:

Catching attention at once.

This letter is for you. It will take you ten seconds to read it and save you hours of worry.

Above the salutation of a "Christmas gift" letter addressed to a miscellaneous list was this crisp paragraph:

A good opener.

You are in doubt about just the right present for some one?

If it's a man and he smokes, there is nothing safer than a box of cigars selected with careful discrimination.

Down the left side of a three-page letter bearing on an involved and important proposition, the writer arranged paragraph subheads written with the red ribbon and so worded as to help the reader get through the proposition.

Printing across the letter usually blurs part of the typewritten matter, or if arranged down the left side, distracts attention from your message. The better way is to make your extra points by a clever enclosure of some sort. One firm often avoids a long follow-up by attaching a brief note to the carbon copy of the original letter which first presented the case. An effective enclosure is often made by pinning to the upper right-hand corner of every letter a picture postcard carrying a personal interest and perhaps a note on a trip into the section circularized, a crop report, a photograph, a desk motto, a three by five follow-up card or memo slip, a marked calendar for the month, a small specimen of the

wood or metal turning produced by the plant, or anything which lets the reader feel he is getting behind the scenes, into the confidence of the writer and among the novel details of an unfamiliar business.

The president of a small wholesale concern multiplied the results from his form letters by this postscript in his own handwriting: "May I not aid you personally in selecting your stock to the amount of $50, $100 or $150?"

The whole appearance of your letter can thus be used either to whip up or to discourage your reader's interest. A hearty, hustling atmosphere goes with a letter in which every line and word have a definite reason. Often a complete street address and an elaborate salutation have no value at the beginning of a letter; why use them—why not be natural? Why give your letter a cold, impersonal tone by dictating "We take this means of calling your attention," when in the first line you might challenge your reader with the words "Judge for yourself." Glancing over your average day's mail, consider the closing phrases, "We beg to remain," "Meanwhile we beg to subscribe ourselves," "Thanking you for your letter, we beg to remain."

One highly important point of letter arrangement is to observe pleasing margins. The margin at the right need not be ragged, and for neatness may approximate that at the left. These margins may well be made generous, not only for the better appearance, but also because any printed or typed line over a dozen words in length is tedious to read. The most desirable margin at the bottom is that which, including the signature, is slightly greater than at the side. Avoid having your signature run heavily into the margin, or your entire letter set in wide measure close to the heading, so as to leave

the lower half of the letter blank. Narrow columns with double spacing, short paragraphs and extra spaces between paragraphs will make a brief letter neatly occupy the center of the letter and balance up the page. The progressive business man adds to the power of his correspondence by giving the sheet the same attractiveness which an artistic book page carries.

A poorly arranged letter.

More space between address and salutation.

Paragraph indentation is incorrect throughout.

Right-hand margins ragged and careless.

Last paragraph should be longer or shorter.

Writing is crowded to top of sheet.

```
                    Chicago, November 10th,
                                     1912.
Mr. H. R. Gillett,
City,
Dear Sir:

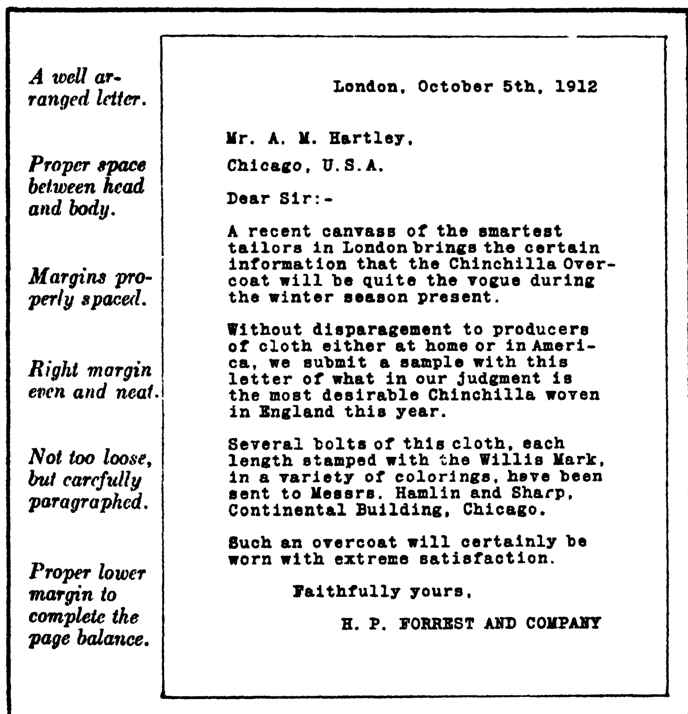
  Your name is not on our books.
        SMILE --- now is the time to put
it there!
    This morning every one of our
Fancy Suits and Overcoats go on sale at ex-
actly one-third off - a tremendous  re-
duction at  any time of the year ---
and phenomenal at this especial time,
before we have had any severe cold
weather.
            This fact means that our stocks
are unusually complete. We have no old
merchandise in the house - everything
on sale is strictly this season's goods.
            It's up to you to hurry --
as there'll be a big rush to "get in"
on this good thing.
            So SMILE -- and hurry down to see
us.
                        Very truly yours,
                    HAWKINS & COMPANY
```

FIGURE IV: The letter reproduced here is an example of poor layout and improper balance. The general effect is bad. Note the particular faults to which attention is called at the left

Short paragraphs are always desirable because they economize the reader's attention. A full-page letter single spaced and without frequent paragraphs, especially if written in wide measure, is far more difficult

to puzzle out than a two-page letter in which an inch and a quarter margin is carried, with three to ten line paragraphs and double spacing between paragraphs. Extra space between paragraphs is *always* worth while.

Custom indents the first line of each paragraph five



A well arranged letter.

Proper space between head and body.

Margins properly spaced.

Right margin even and neat.

Not too loose, but carefully paragraphed.

Proper lower margin to complete the page balance.

London, October 5th, 1912

Mr. A. M. Hartley,
Chicago, U.S.A.

Dear Sir:-

A recent canvass of the smartest tailors in London brings the certain information that the Chinchilla Overcoat will be quite the vogue during the winter season present.

Without disparagement to producers of cloth either at home or in America, we submit a sample with this letter of what in our judgment is the most desirable Chinchilla woven in England this year.

Several bolts of this cloth, each length stamped with the Willis Mark, in a variety of colorings, have been sent to Messrs. Hamlin and Sharp, Continental Building, Chicago.

Such an overcoat will certainly be worn with extreme satisfaction.

Faithfully yours,

H. P. FORREST AND COMPANY

FIGURE V: Careful margins all around and the accurate balance of material in the different paragraphs make the first impression of this letter pleasing to the eye

units, but this is unnecessary if double spacing is used between the paragraphs. Omitting this indentation simplifies the typist's task and cuts the cost of every letter you mail.

To work out a match between the color used on the duplicating machine and that used for the date, name and fill-in, takes skill and patience. The purple ribbon is the easiest color to match and the surest plan is to buy the ribbons matched and save the worn typewriter ribbons to match letters duplicated with ribbons similarly worn. Black ribbons give a dignified effect to your letter, but are not so easy to match. Some concerns make the fill-in with the red ribbon in order to get around the difficulty. It is especially important that the collection letter give a personal impression, and unusual care is required in making its fill-in match in lining, spacing, type and color.

"Hanging indentation" is an effective way to make your letter look interesting and to emphasize a particular paragraph or list which is important to the reader. The following letter shows how an advertising man used this plan to get emphasis for a list of store bargains:

You will find interest, we believe, in this advance announcement of our July clearing sales, which begin next Monday.

Since the clearing is to be store-wide, and reductions heavy, every patron will find among the items to be listed in next Sunday's papers something - perhaps many things - of an especially interesting and attractive nature. For example:

Hanging indentation is here effective in calling attention to the important part of the letter.

Women's and misses' suits	$29.50 at	$17.50
Women's and misses' suits originally	35.00 at	32.50
Women's and misses' dresses	25.00 at	19.75
Women's oxfords, pumps and shoes	5.00 at	3.35
Women's serpentine crepe kimonas	2.00 at	1.68
Women's silk lisle union suits	1.25 at	.85

The placing of the date, the formality of the salutatio and close, and the neatness of folding the letter all help to decide the reception it gets. Figures IV and

V suggest common faults and the arrangements which are generally approved. One concern in printing its letterheads has a small dot or period placed just below and to the right of the heading and requires its typists to cover this dot with the first letter of the date line. It also prints a light line in the left-hand margin to indicate the first fold in order that the sheet may fit the envelope snugly and yet without the even edge which makes it difficult for the reader to open out the letter.

The highest type of business correspondence is that which carries a pleasing personal interest and also gives a distinct impression of a well managed business, founded upon good service and courtesy. In order to get this effect one house which does a mail order business of six figures yearly has every new correspondent work as an assistant at the elbow of an experienced letter writer for several months before handling any correspondence on his own initiative; and also issues to the stenographic force a "style" letter, written in approved form in every detail and carrying the rules governing various letter writing questions which come up in the day's work. The rules specify the placing of the date, the arrangement in case of two, three and four-line addresses, proper salutation, close and signature, the style of numbering the second sheet and the double spaced envelope superscription with even margin at the left.



THE *great advantage in the letter which induces the recipient to express his interest in an inquiry is that you not only make him put himself unconsciously under an obligation to read further details, but you give time for the thoughts that you have started to get in their work.*

—S. Roland Hall

VII

DETAILS THAT MADE LETTERS PULL

By B. C. Bean

A MANUFACTURER who all his life had employed a large sales force and who had used circular letters in a desultory and unsystematic yet paying way, determined to make a careful test of their value by circularizing the dealer and the consumer for the sole purpose of helping his traveling salesmen take orders.

First, he worked out with a number of his most efficient salesmen the most effective arguments that should be embodied in these letters. These arguments were then dictated in the rough. Skilled writers then arranged them in order and expressed the ideas in a form that was designed to appeal most strongly to the prospective customer. The letters were then turned over to the typewriting department, which was equipped with the necessary labor and time-saving devices, to be produced and mailed on a specified day to special lists that had been selected for these tests.

When the plan had been working long enough to secure data on costs, the manufacturer next determined to find out whether or not the expenses of these mailings were justified by the returns. To find out, he took a young man, new to this particular business, but with a training in a mail-order house and a knowledge of the retail merchant, who knew from experience how the

physical aspects and the mechanical appearance and style of a letter influences the average man in his buying.

He was turned loose in the correspondence department with instructions to make the finished letter do the work of business-getting as well as possible.

HOW *one concern put its sales to the laboratory test and picked out the points that are effective in making or marring the mail campaign.*

This correspondent called on a string of retailers just after they had received the letters. He led them to voice their opinions without letting them know his real interest. He studied not only the house letters, but letters received from other manufacturers. The result was that a definite policy in regard to every point in each letter was formulated. By this maneuver the returns from letters evolved in these investigations were nearly doubled.

Barring prejudice—the quirks and turns of mind that the investigation brought out—it was found that there is one right way to handle practically every detail of business correspondence (Figure VI).

The first point determined was that not enough time was allowed for getting the letters out. In the last-minute rush stamps were carelessly affixed, envelopes were faultily sealed and the folding was carelessly done. Enclosures were jammed in, while booklets, catalogs and house organs, which were sent separately, arrived too early or too late. Haste in mailing usually stamps the letter with a "factory-made" look. Often five thousand letters went through the various processes in the time that a thousand only ought to have been handled. Not the fact that the letter is a form keeps it from pulling,

but because it is a carelessly made "mechanical" form instead of a "personal" form letter. This important "personal touch" may be secured in the mechanical preparation of the letter. Study was made of each operation to get the small points that hit the customer most favorably.

Inquiry also show d that the customer favors a letter that is "different" from the ordinary letter. Difference in the size of the envelope and in the wording appeals to him. An inscription of some kind—in red ink across the face of the envelope, for instance—commands his interest.

One of the rules suggested to the stenographic force was: "It is better not to write the letter than to misspell the reader's name." It was found almost without exception that business men feel the sting of being addressed in a blundering way, and that frequently the error touches a definite prejudice.

It was found, too, that a customer resents inaccuracies in stamping and sealing. Well placed and carefully affixed stamps—one of the smallest points in the mechanical handling of the letter—should be scrupulously looked after.

The usual faults of sealing are much the same as those of stamping. The flap of the envelope bulges when enclosures are too bulky. Good envelopes are rightly sealed only with care. Cheap envelopes often do not seal satisfactorily; frequently they reach the addressee partially opened.

Inspecting paper stock before accepting it, and careful work in sealing and inspection after sealing is needed to produce a letter that favorably impresses the recipient—especially if he is a retail merchant and personally opens his own mail.

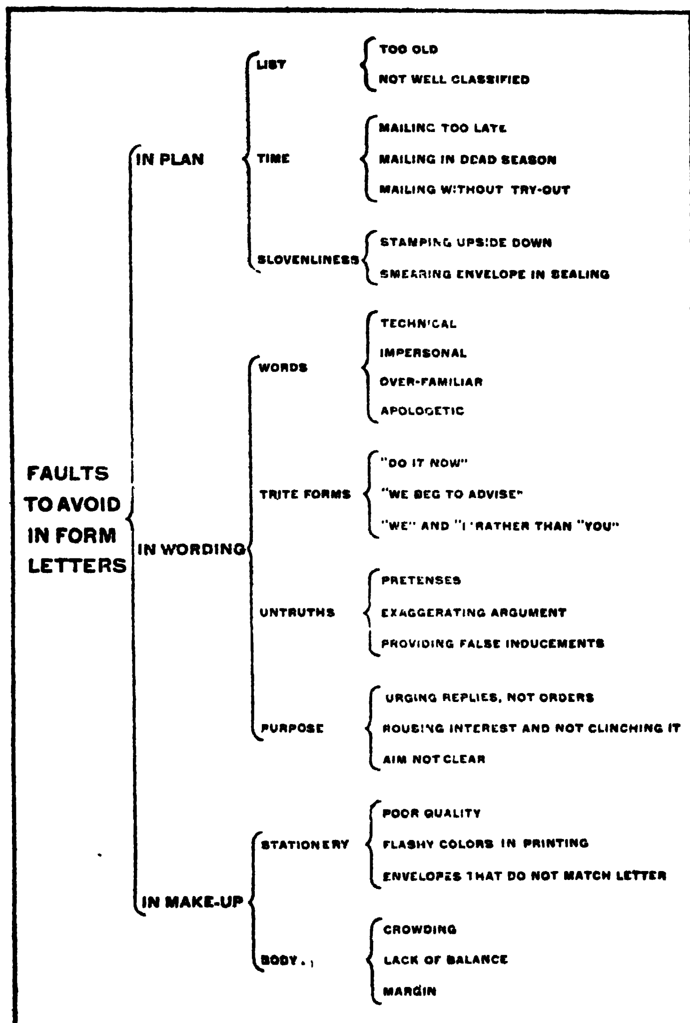


FIGURE VI: Every detail connected with the form letter must be carefully studied with regard to the selling power it can be made to deliver. Faults to avoid in correspondence are here shown

Customers appreciate a letter so folded that it may be opened to a flat sheet with the least effort. Thousands of sales have been lost through such a minor matter as "flush" folding; that is, a fold in which the bottom edge of the sheet is brought up on the first fold. When the letter is thus folded it is troublesome to separate the closely adhering edges. The tendency of a man in a hurry, when he finds that the top edges of a circular letter stick together, is to toss it into the waste basket unread.

Customers appreciate grouped enclosures rather than those crowded into the envelope unsystematically. It is the custom to fold and insert enclosures separately. The result is that they do not get the attention given to enclosures that are grouped in logical order. It pays to arrange all enclosures in the order of their importance or clip them together in the same sequence as mentioned in the letter. The clip or some other attachment device also prevents any of the enclosures from being lost.

By paying reasonable attention even to such small details one manufacturing concern, on a conservative estimate, has doubled the efficiency of its circular letters.

INSIGNIFICANT *though it seems, the tiniest detail may spell failure instead of success—how different concerns have caught and corrected their mistakes.*

It is not necessary to overhaul every sales campaign as thoroughly as was done in the case to which reference has just been made. Often a small but significant detail will clog an entire campaign.

"Sometimes a detail almost microscopic will nullify a good selling scheme," said a man who started as a small salesman and who is now one of the substantial

men in the sales promotion business.

"At one time my partner and myself put out a strong letter—for those days—from our office in the Masonic Temple. It was a letter that went exclusively to Roman Catholics to boom the subscription interests of a church periodical. The returns amounted to less than one per cent of our list. Finally, it occurred to us that the postmark on outgoing mail dropped down the chute in the building where we were located would read "Masonic Temple"—a name that was unsympathetic to the taste and dispositions of our prospective patrons, many of whom have strong scruples against secret societies. So we changed our mailing point and had return envelopes addressed to the street number. Our replies increased immediately.

"When we went into the advertising business and handled fashionable accounts we remembered this wrinkle. A society woman often will resent mail that bears a postmark from a substation in an unfashionable locality. This is a small point, but a factor in doing business by letter that requires attention.

"In one instance a well known manufacturer of toilet preparations who sold direct to consumers by mail and whose office and factory were located near the stock-yards postal substation, noticed an appreciable increase in returns when he started to send all his mail from another substation with a different reputation."

"A single phrase will sometimes make a big difference in replies to our correspondence," said the manager of the country mail order department of a jobbing house. "I had worked up a splendid sales letter, had tried it out and found it to be an excellent puller. Then I put a postscript on it—it has always been a sort of trade-mark with our firm to feature the phrase 'We save you

ten per cent on your money.' So I tacked that on. Much to my surprise, the letter—good on the tryout—proved a slow one on our prospects. I stopped the mailing on it and checked over my tryout returns to see if there had been any error, but nothing was found wrong there.

"Then I looked at that innocent postscript again; it seemed innocuous. Finally, I called a business writer who has theories of his own as to how the human brain works. It took him but a moment to diagnose the case. The postscript was an example of a trite phrase which, in addition to the lack of any definite appeal, was to my farmer prospects really an expression that left a bad taste in the mouth. A farmer is accustomed to pay out interest, and he associates percentages with an outgo for which he gets no return. Consequently, the phrase had an unpleasant association. In its revised form the postscript read: 'Keep ten cents out of every dollar you would have to spend elsewhere; ninety cents buys a dollar's worth of goods with us. That's the basis on which our prices are made—ninety cents to us; ten cents to you.'

"Since that time I have studied expressions that contain reference to percentages and have come to the conclusion that the direct use of the term 'per cent' loses a part of its strength. I prefer to show my man what part—how many actual cents—he is to save through his dealings with me."

A manufacturer of a device for which there was a large and growing demand wanted more capital. His proposition was sound; his soliciting letter was well prepared; the list was all that could be desired. But there was a drawback somewhere, and the common-sense promoter set out to find and correct it.

Everything about the solicitation scheme stood scrutiny except the inserts. They were two in number and they at once caught the eye of the critic—a thoroughgoing business man.

"What are these inserts for?" was his immediate inquiry.

"To give the prospect a blank on which to order, and to instruct him how to send in his money," was the response.

"Then, if you want to get results, first of all, change your application blank, as you term it. The word 'application' is associated with things asked for—many of which do not materialize. It is a point to be considered in a letter of this kind. An 'application' implies that the signer must 'knuckle down' in order to make it. Both these are bad.

"Experienced sales managers no longer call a contract by that name; it is now designated as an 'agreement' or a 'memorandum' of purchase. Change the 'Application Blank' to 'Memorandum of Stock Distribution' or leave the heading blank."

A further change was made. "Reserve for me....... shares of stock," was the phrase used—a phrase that implies that the prospect orders the seller to do something, and does not suggest that he humbles himself by "applying" for something for which the correspondent is demanding his good money.

"Remit money by post office money order, express order or bank draft," is a commonplace and unnecessary piece of instruction. This implies that the prospect lacks sense enough to perform one of the simplest business acts. He should remit the money by any means he prefers—so long as he remits; he should be his own judge of how to send it. The letter should, as a rule,

urge the prospect to remit rather than dilate on the manner in which it is to be sent.

The new circular matter, which embodied these points, paid just seventy-eight times better than the first.

LITTLE *or big, the letter can find the best point of contact—careful analysis will help you to discover it and put it to p.-fitable use.*

It is difficult for the man who has met with some success in other lines and whose habits are set to break himself of them.

"I thought that some of this talk about changing your lifetime habits and still getting results was mere 'traveler tales' until I tried it myself," said the manager of a small western jobbing company. "I had always thought myself a pretty good correspondent. But one day I took two or three of my best letters and submitted them to an advertising man who was visiting me. I told him frankly that I thought they were good. But when he asked me if I wanted a real opinion or mere compliments I invited real criticism.

"I gathered from his diplomatic exposition that I had acquired the habit, when an agent wrote in for a favor, of telling him in the first ten paragraphs all the reasons why his request could not be granted, and then in the last paragraph granting him what he asked.

"In other words, I had been writing letters for eight or ten years and had never seen the waste and poor logic of such a course. My letters now begin by granting the favor or turning it down in the first paragraph. Then the pleasure or agony is over, and I can cut out the excuses and promises."

It is often possible to get your best results from a short letter. A two-hundred word note that did not

bring a dollar's worth of direct returns is said to have saved the credit of a $250,000 plant and, possibly, kept the institution from failure.

In a western state a fire insurance company was organized and started out to do a small, conservative business. Luckily, the company met with few losses. But this very fact was used as an argument. Rival agents argued, "Suppose the Western should have a few heavy losses—do you think they could pay?"

Under the law, a certain part of the capital stock may be invested in farm mortgages. That gave the sales correspondent his chance. To every man on the agency list was sent a letter that solicited farm loans. It requested the agent to do his best to place one, two or five thousand dollars on suitable farm security. In fact, the letter, with apparent carelessness, insinuated that the Western Fire Insurance Company had so much money on hand that it had to put it out where it would yield interest, as the company could not afford to have such a large sum lying idle.

This letter pulled practically no business, as returns are counted nowadays. But it implanted an idea by the oblique method—that the Western Fire Insurance Company had money to loan and consequently money with which to settle "in case of loss."



IN ANY *line of business, it is of the utmost importance that correspondence should be answered promptly and specifically, for the good will and oftentimes the trade of the customer depend on the prompt reply to his letter.*

—Leslie D. Knowlton

Assistant Auditor, New England Telephone and Telegraph Company

VIII

TESTS THAT PICK YOUR STRONGEST LETTERS

By Carroll D. Murphy

WHEN a keen young advertising man took charge of the mail sales for a metropolitan mail order concern he found formal and haphazard methods firmly intrenched. Facing the objection often made against his new ideas and policies, he took the attitude, "Let's find out." To small representative lists of prospects or customers he presented the same proposition in all the different ways which looked promising. His customers balloted for the letter, the circular, the selling plan, the very salutations and signatures which were in dispute.

The advertising agent who had handled the account before him had contended for a "talkative" letter crowding both sides of the sheet. By sending a short, well centered, clean margined note and the crowded letter to parallel lists of a thousand names and by making a similar trial on the follow-up letters, he proved by test and record that a brief introductory letter with longer follow-ups to take advantage of the prospect's awakened interest brought far more business than the old plan. By carrying these tests to the fourth and fifth follow-ups, he proved conclusively that for the ordinary offers made by his mail order firm the fourth follow-up fell below the line of profit. The sales effort upon each

new prospect was thereafter restricted to three letters.

The time-honored plan had been to fill every letter with the self-importance of the concern, in the belief that this inflated tone would inspire greater confidence in the out-of-town customer. "We have so many branches established throughout the country," the letter ran; "We have so many salesmen and can buy at a great saving because of our enormous size." The higher officials clung to this tone in their correspondence until by actual tests on parallel lists the new advertising manager proved that a frank, friendly first letter, phrased in the personal terms of "you" and "we" rather than "this great merchandising house," and followed by second and third letters coming down to "you and I" and signed personally by the president, sales manager or other high official, brought more sales and larger ones.

HOW *one concern put its letters to the test in order to find the kinds of copy and the plans of follow-up most effective in pulling orders.*

The tone of the old letters had been stereotyped. "We have not heard from you since our letter of ten days ago," the letter often opened; "We wonder what the reason is—." In the new letter campaign every envelope carried a sales letter built upon a definite selling plan, offering the individual prospect something of personal advantage to him and backed in every case by a coupon or an order-winning enclosure. Not only was the tone of these letters approved by the test, but even their mechanical make-up, the selling plan behind them, the enclosures, inquiry coupons and order blanks, were all subjected to careful tests.

The small or "elite" typewriter proved more effective in test on identical letters than "pica" type.

Catalogs accompanied by letters proved more effective than catalogs sent alone.

Follow-up letters accompanied by circulars or booklets likewise brought more sales than those which were not backed by printed details of the offer. A distinctive personal sales letter with a pamphlet containing an interesting persona. story of a man who "bothered along" for years without buying furniture the convenience of his home required, pulled three times as much business as the old style of cold, vague, impersonal letter and enclosure.

The second letter in this series was made the subject of a test on a special selling plan. The enclosure was a blanket sheet of picked bargains offered to regular customers. In one corner of the sheet in red, however, a special order blank was inserted, allowing the new prospect to choose one experimental order from the reserved list. A personal letter from the president of the company carried the proffer. Again the returns far outmeasured those under the old method. A third letter was built upon a premium plan. The enclosure exhibited an assortment of premiums, such as silver knives and forks, hat racks, cut glass and jewelry. Each prospect could select one premium free of charge with a ten-dollar order. Not only was this plan tested against the old plan, but two forms of circular were tested for the new proposition. One listed the premiums and described them without pricing them; the other was practically a sales circular, emphasizing the price of each item; the latter was more effective.

A campaign for inquiries on a special line was made the subject of a thorough test. Five thousand names were allotted from a mailing list of more than a million, in order to make the test large enough to get a fair aver-

age. To the first half of this list a form letter went, together with a return post card picturing one particular piece of furniture, giving the description, price and saving, and offering on request a booklet containing three thousand more such bargains. To the other half of the list the post card enclosure was worked out more simply, with a specific appeal to the individual customer. The booklet rather than the piece of furniture was pictured; the caption offered it free on request and by cleverly "baiting" the instincts of curiosity and gain, suggested its money-saving value to the customer. This enclosure proved more effective than the other and landed well above the profit line.

TESTING *methods and records that prove the worth of different letters—examples of letter failures and successes due to sufficient or insufficient testing.*

To care for these tests effectively, the office end of the work was carefully organized. A record card was kept for each variety of letter or enclosure. The routine of checking up the orders was based upon a pink order blank used only with test letters or in booklets and catalogs coming out as a part of the test campaign. The regular order sheets were blue and whenever one of the keyed inquiry coupons or a pink order sheet came in it was cut out of the filing routine as quickly as possible and sent to the advertising department; there it was checked on its record card. At four o'clock each afternoon all live test cards were brought to the advertising manager for his inspection and study in the choice of his advertising and form letter appeals for campaigns ahead.

Letter testing is the method of the business man who has the patience and foresight to sacrifice today's big

chance for tomorrow's larger certainty. In many businesses specific pieces of copy can hardly be tested because the campaign demands immediate action and new copy, new plans, new details from week to week. In such cases, however, the complete records of campaigns must be kept, analyzed and rifled of their sales secrets if the advertising department expects to profit by its successes and losses, and to get ahead steadily on the safe basis of experience.

A haberdasher came down one morning enthusiastic over the idea of circulating the members of five clubs. Offhand, he decided upon a five-dollar custom-made shirt as the basis of the campaign. The letters went out—every one about the store watched the mail—the results were insignificant. A reel of postage stamps and an opportunity running into four figures were lost. A test on a few hundred names would have shown, perhaps, that some other article or grade actually had the market which the expensive article did not find in the club lists.

The sales manager of a wholesale millinery house, after twenty years of field experience and in spite of many successful letter campaigns, has decided that it is worth while, because of the many opportunities he is overlooking, to test out his autumn campaign this year as to wording and dealer cooperation.

A manufacturer wishing to circularize prospects widely throughout the nation set a force of skilled correspondents to work preparing five different "first" letters varying in sales plan, in introduction, in details, in "get-away." One letter offered to pay transportation on cash orders; another worked out a combination offer; a third offered accessories free of charge; a fourth worked out a discount for every prospect the buyer rec-

ommended, whenever such prospect made a purchase; the fifth offered choice of three liberal plans of payment.

Nothing is more important in a letter campaign than your prospect list. In this case the highest grade list possible was obtained and enough names were taken from behind each guide card to total five thousand. The only element of selection in this work was the rejection

LETTER TITLE Special Offer D 360 PROPOSITION 3 Pay TEST DATE 1/6/13

LETTER KEY	TERRITORY	SIZE OF LIST	LIST NO	KIND OF ORDER	DATE	10	11	12	13	14	15	16	TOTAL	LATER RETURNS
BL36	Miscellaneous	1000	36D	C	NO. OF ORDERS	2	3	4	2	3	1	1	16	
				30D	"	1	2	1	3	2	1		10	
				F.J.	"			1		1			2	
													28	
INQUIRIES														
What reduction for two					NO		1	2		1	1		5	
Terms at half down					"	1		1	2		1	1	6	
Agency					"		1	2	1	3			7	
													18	

FORM I: Tests of the pulling power of letters are recorded on cards like this. Besides showing the number of orders received, there is space for a complete record of the details of each campaign

of names which were so far away that the test would come in beyond the limit set for the opening of the campaign.

When replies began to appear, a trusted employee in full charge carefully tabulated the results of each letter on a card record (Form I). One card was used for each of the five letters. Within eight days the rush was over and the relative merits of the different offers could be judged closely. Besides the direct results, record was kept of inquiries, classified under various headings, and the prize letter, revised to make the most of these in-

quiries, was "elected" as the sales-getter for the campaign. This method, used from time to time, while not mathematically exact, relieves the owner of the business from anxiety and invariably lands him above the profit line or so close to it that his occasional loss is insignificant.

What the letter test will teach depends only upon your cleverness in keeping every factor similar in the several letters except the one query on which you are focused. By this plan different concerns have tested out the long-hand signature versus the zinc or rubber stamp signature, letterheads showing the articles in colors and in black, attractive grades and tints of paper, general balance and interesting appearance of the letter, the two-cent stamp versus one-cent postage, formal and direct introduction, the value of a misspelled word corrected by pen as an indication of genuine typewriting, as well as paragraphing and captions. While the results of these tests have varied on different propositions, they suggest strongly the value of the prospect's ballot in picking the letter that will sell the most goods—that stands best as an adjuster, a collector, a business agent of any sort.



WHILE *primarily the postal mailing card is intended to aid the letter, in many ways it does what the letter can never do. It can carry a design or an illustration without the least suggestion of effrontery, which a letter cannot do without losing dignity. It can venture into clever schemes to clinch the interest. It is the acme of simplicity as means to win an inquiry. And withal it does its work at less cost than the letter.*

—Donald L. Kinsey

PART III—SALES LETTERS AND CAMPAIGNS THAT HAVE PAID

Fixing Sales Standards

ADVERTISING, like everything else in this wonderful country, has developed too fast. This headlong rush has produced success, rather than efficiency.

The manufacturer who uses this great force to sell his goods has begun to submit it to the same tests as shop costs, sales or shipments. Long ago he admitted that advertising was a necessity. Now he asks that it be made more exact.

Present methods are still crude, but they yield results, and those results are interesting. Sometime ago the advertising man extended his work from advertising pure and simple to a study of sales problems. Today progressive houses combine their sales and advertising under one executive. The effect has been to benefit both departments.

The old advertising assumed a certain thing was so and conducted itself accordingly. The new advertising assumes nothing and operates over a previously constructed road ballasted with facts.



EARNEST ELMO CALKINS

President, Calkins and Holden

IX

INCREASING SALES TO DEALERS

By Franklin W. Wood

"DID this letter sell you?" I asked my local grocer recently, picking up a neat form letter which lay on his desk above a waste basket half filled with other circular matter.

"Not yet—but it's going to."

Here are three paragraphs which helped to account for the sales value of that successful letter:

We have just invented a splendid device for applying polish to floors while standing erect. It is so new that we have not yet had time to get out a circular, but it is proving very popular here and is truly a money-maker for you. I want to give you one entirely free either to sell or to use.

An effective offer for getting the dealer started on a new line.

I will send you this outfit and give you a dozen bottles of the polish if you will sign and return the enclosed sheet to me. Besides this, I will send the whole outfit on thirty days' approval at our risk and will send you 200 typewritten letters in your name, four counter display cases and our splendid new lithographed window display.

A strong "clincher."

You make 66% clear profit. You get this floor polisher free and you receive a most complete advertising campaign entirely worked out in your favor - all free and without taking one single particle of risk.

Making sales to dealers by letter requires the application of the same principles that make any letter effective. Your correspondence with your dealers must be full of "you" interest, must have the same attention value, the

same power to interest, the same ability to get conviction and make the thing worth doing now which any other strong letter has. Where the wholesale correspondent often makes his mistake, however, is in getting the dealer and consumer confused—in talking about quality, durability and price—the consumer interests; instead of about profits, demand, sales helps, store convenience and economy—the interests which the dealer has wrapped up in every line that is offered to him. Take these three successful paragraphs to pieces and you will find that they talk about the storekeeper's profit—66 per cent; they tell the dealer that demand has been tested and can be counted on; that the device has novelty and usefulness; that there is no risk from loss in handling; that a complete, detailed advertising campaign has been worked out through which to put the proposition before local trade. There is definite attention and interest value in this letter, clean-cut, convincing explanation. The letter makes it easy to accept and only fails in not adding a specific hurry-up argument as a final paragraph to clinch the order.

Back of the enthusiastic, superlative talk which goes into the dealer form letters that go into dealers' waste baskets is a great deal of self-deception on the part of wholesale correspondents. What the letter writer needs to be anchored to in order to keep him from drifting away into inaccuracies and talks to consumers is that he is writing to a man who knows the ins and outs, the rare prizes and the many difficulties of retailing—a man whose interest is focused always on the time and money he risks in every new line and on the margin of net profit which is to be extracted somehow in order to stay in business. Hit the prospect with an offer of sure profit and he is your customer.

The manager of mail sales in a millinery house has taught himself to write letters from the retailer's side through twenty years of field selling experience in forty states. Year after year he has seen his letter writing ability grow as he has grown in appreciation of the dealer's problems. His wide experience puts him in a position to judge accurately the kind of appeal that will bring trade. He feels, rather than analyzes demand, and now he naturally dictates a letter like this:

Money-making possibilities are well played up in this letter.

A profit of $24 on an investment of $36 (or $45 to $60 on a $60 investment) - this is accurately what our line pays many stores. A dozen of Cole's three to five-dollar trimmed hats will cost you $36 or $60 and will retail for $5 to $10 each.

Cole's hats are the standard of excellence in quality and style. They are nationally advertised and well known. Thus the demand is assured to you.

You need give them no additional space, for you will find that you can satisfactorily display them on your regular counters with dress goods or in your fancy goods section.

Three central paragraphs that advise with the dealer.

They require no additional clerk hire. They are so attractive and so well known in name that any of your ordinary lady clerks can successfully show them to the customers who pick for themselves under our nationally advertised guarantee.

Not only have we advertised these hats all over the country, but we assist you to sell your stock of them by sending you post cards and other advertising matter proved effective.

Summing up.

So there is demand, convenience, economy, co-operation and profit, all rolled up in our offer.

"Do it now."

Return the enclosed card and you have started on a profit-producing line.

Analyze this fraction of a successful sales letter addressed to small dealers and you will find the great problem of profit used to get the dealer's attention and arouse his interest; attractiveness and wide advertising as backing up the claim for sufficient demand to warrant putting in the line; plain, homely points on store

convenience and selling expense, which suggest to the small storekeeper that he may make a few extra dollars out of this line from day to day and lift the reputation of his store a little higher without renting more floor space or adding to his payroll. Notice how advertising cooperation comes as a final point; how all these appeals are gathered in the single closing paragraph and how the dealer is furnished with something to sign in order that his readiness to take up the profitable line may at once become action.

Not all letters fall into such careful divisions as this one, but sales value or the lack of it can always be traced in this way.

Contrast the foregoing letter with this one, in writing which the correspondent has dealt in empty phrases while thinking about his own interest exclusively and has not even attempted to take into consideration the problems and points of view of his prospect:

"We are pleased" and "we would" have no place in the effective letter writer's vocabulary.

We are pleased to send you descriptive circulars and terms of the Barton Calculating Machine, which is the latest and really the most wonderful machine of its kind and is bound to have a universal sale.

We would be pleased to have you act as our distributors as we believe it would be to mutual advantage. We need representatives in your city and vicinity, which we know must be a money-making field.

This is proving to be the best proposition in the field today; you cannot lose; take hold at once, it is a safe and sure money winner.

Run through these paragraphs and underscore the phrases that are written obviously from the correspondent's side—phrases that make easy general statements; sweeping assertions, unbacked by proof. Try the same test of rose-colored prospects on the paragraphs which a milling company, manufacturing ten thousand

barrels of flour daily, sent to a list of its prospective retailers:

General statements like this are never very effective—the dealer wants to hear money jingling.

Millions of housewives have used Quadrex flour - are using it today. Never any trouble to sell it to the housewife who knows Quadrex. She will insist upon having it. Our reputation, backed by our advertising, our quality and our guarantee, makes the sale.

A satisfactory and profitable business in Quadrex flour is yours for the taking. You will find it the most satisfactory quality business builder you have ever had in your store. Quality - satisfied patrons - better profits - are all summed up in the word Quadrex.

Right now is the opportune time to make yours a Quadrex store. If you desire, our representative will call, or you can secure Quadrex through our wholesale distributor, L. G. Sampson, Randolph and Dearborn.

Picture this as the first effort of a cub salesman who takes a deep breath and in cold, dignified superlatives tells the horny-handed grocer of the importance of his concern, beginning with "millions of housewives" and closing with "if you desire." Does he get the order?

When you sit down to dictate a letter that is to pull trade from the local storekeeper—when you block out a form letter series which is to put your merchandise on the counters throughout a state or section—convince yourself that your line is really a profit producer for the retailer. Do not leave it to the storekeeper to carry the loss. It will cost you more to catch him, so wary has he become, than to get out, make a local test and secure the proof which will convince him that you are offering him a profit-making line. After you have adjusted your proposition to net something for the man who is to become your final distribution link, then put that specific proof, that definite chance of profit, into your letter; get down to business, warm up, figure it out for your prospect; get away from the millions and the hundred per

cent profit; show him how much every dollar's worth of goods sold is going to swell his bank account.

The man who wrote the letter offering the floor polishing novelty to dealers got confidence because he had enough faith in his own proposition to take the risk. Here is the conservative, self-reliant fashion in which another concern wrote to its dealers:

First in the series, this letter carries a clean-cut offer, well told.

For a long time you have been reading and hearing about the sales-certainties of Klean brushes.

Now, if you act immediately, you can prove out these sales to your own satisfaction - entirely at our risk.

Simply say on the enclosed guarantee order blank that you will display the goods in your store and will explain the sanitary advantages of these brushes to your customers; and we will make you the following extraordinary proposition.

(1) We will deliver a special demonstration assortment immediately, no cash in advance, and permit you to pay for same in the regular way - at the end of thirty days.

(2) We will give you our regular discounts and an extra discount for your order by mail within five days.

(3) Without cost to you, we will insert your name and store address in the space indicated on the enclosed advertisement to appear in the Sunday papers and will supply you with attractive counter and window display signs - free.

Positive guarantee of the proposition's worth.

Lastly - we positively protect you against loss. We guarantee that Klean brushes will sell on sight for you just as they sell on sight for other progressive dealers. If, after ninety days, any of this original demonstration assortment remains unsold, we guarantee to take it back and credit you with the exact cost of such brushes as we may take back.

There is no shoddy show about this letter, but a fair proposition, with a dignity that speaks well for the concern's belief in itself, and a guarantee that backs up the proposition with absolute definiteness. The manufacturer is willing to assume all risk, and take a loss if there is one.

Following this letter another form letter was written

about the idea of profit. After repeating the guarantee, this letter continues:

"Will it put money in my pocket?" is the dealer's question. Answer yes, and your letter has a strong argument.

We make this exceptional offer simply to demonstrate in a practical way just what you can expect in increased sales and profits by handling our line. If at the end of ninety days you find that our brushes do not sell as well as you think they ought to, we do not want you to handle them. If, on the other hand, you prove meantime that they are profitable and easy to sell, you want to know about and handle this line for the money there is in it for you.

The closer you can get to these individual problems of the dealers you are writing to, the more certain you are that your letter will stay on top of his desk, to be read and pondered as the message of a business ally by the storekeeper who is besieged every day with dozens of lines that want outlet.

Put yourself in the other man's shoes. Feel his problems. Try to picture yourself standing behind his counters, and ask yourself what appeals would make you want to buy the goods you are trying to sell to him. The dealer is neutral. Your letter must win him over to your side. And the better merchant he is, the less likely are you to win him by "fast work." Get down to earth beside him, and show him as forcefully as you can just where you can make money for him.

The manager of a vacuum cleaner company, planning to establish agencies, worked out a complete set of advertising helps planned to make it perfectly easy for the dealer to start into the new field, and then made a test of the territory where he expected to line up dealers. Through advertising and letters addressed to lists of prospects, he developed dozens of probable buyers in

each district. Then, with positive proofs in his possession, he wrote this specific, telling letter to his dealers:

Figures and facts that hit hard.

The public is interested in hygienic homes free of dust and dirt. Hundreds of inquiries and responses to our advertising daily prove this. The vacuum cleaner is in demand. As I write, there are twenty-nine live inquiries in my file from residents of your own city. These people actually want to buy. I am ready to send you their letters.

Besides sending you these names - and in addition to $40,000 we are now spending to popularize our line through magazine space - this is what we will do for you when you take our agency:

Down-to-the-ground talk that shows the dealer how to get rid of the stock he puts in.

Advertise extensively in your local papers over your name - not for one week, but for three whole months - telling people to go to your store to see our line. This means that the best buyers in your city will come to your counters.

Supply for your own exclusive use an electrically operated window display which will draw people to your store.

Circularize one thousand names in your locality - the prospects to be selected by you - letters to go out on your own letter paper.

Send you free of charge all additional inquiries we receive from now on in your district.

Give you as much advertising matter as you require - handsome booklets printed in colors, catchy folders and show cards carrying tested sales copy and with your name printed on them, too.

A "clincher" that teases curiosity.

Not only this, but on the day you accept our agency, we will send you our complete selling plan, based on the profit-making experiences of hundreds of merchants through the country who are successfully selling our line.

This is a brand of sales-building cooperation which the retailer cannot afford to neglect. Such cooperation may take any one of a half dozen forms. There may be the prepared list of prospective buyers which puts the dealer into actual touch with his best prospects. There may be the advertising and selling helps or campaign which the manufacturer, above all others, is most favorably placed to work out and which arouses the curiosity—fascinates the imagination—of the local storekeeper. One commission house not only prepares form letters

to go to the retailers' lists, but encloses an advance copy of a proved sales letter so that the dealer can see the high grade of selling effort which is at his call. A manufacturer making an article that sells for ten cents puts cooperation with his dealers on a personal basis in this way:

Paving the way for the salesman.

To verify our claims, our District Sales Manager, Mr. Simmons, will visit you during the coming week. Have him tell you all about our proposition; exactly how to handle it; all the details of our tested plan of bringing in store custom, and precisely how we can make the agency for so small a novelty worth $5,000 a year profit to you.

Winning the dealer by letter is a plain business matter of showing him how he can make money. The first effective step is to get him started free of risk, if possible. If you are frankly willing to carry your own risk you will get his attention and confidence. Then save him from too great investment, too heavy selling expense, too much danger of left-over stock; give him a guarantee and back it with real standing in the business world. Show him that the sales can be made quickly, profitably, with small counter space and light clerk hire. Give him a chance, if possible, to get real cash out of the merchandise before having to settle his account with you. These are the things that pave the way to the sale.

Finally, make ordering easy; give him a good reason for acting now. Don't merely say that you have a good proposition and will appreciate hearing from him when he gets ready to order. Phrase your letter in such a way that he will want to hurry to the mail box with his answer. Here are the prize paragraphs from a manufacturer's sales letter which shows that power

comes from plain little words and the willingness to talk over the small storekeeper's limitations with him at his own battered desk:

Notice here how completely the writer puts himself in the position of the man he is writing to.

Another thing - our goods sell with almost no effort on your part. One of our customers has averaged over $1,000 clear profit just from our line alone annually for the last three years. His high profit comes from getting on without any additional trouble or expense.

All you have to do is to place our sample box - a neat little affair - in a conspicuous place; it takes up very little room and you can find space for it no matter how crowded your store is; then put a couple of cases of our line under the counter or at the foot of the basement stairs and you, too, can add the thousand a year which may be the difference between comfort and hardship.

"You interest" wins the dealer just as it wins every one else. When you write letters to the dealer, however, remember that "you interest" for him means, not the consumer's personal taste or comfort, but satisfied customers, re-orders, permanent honor in his neighborhood and net profit.



I IMPRESS *upon every one who writes a letter or meets a customer the fact that we are doing business with people personally and not impersonally.*

We want every letter that goes out to be personally written. We want it to have the personality of the firm in it and the personality of the writer. We would like to have the stenographers and typewriters take a personal interest in these letters. Perhaps, if they did, they would not so frequently make us feel that they regard themselves as machines instead of personalities.

—A. Montgomery Ward

Founder, Montgomery Ward and Company

X

BUILDING UP RETAIL TRADE BY MAIL

By J. W. Fisk
Retail Sales Superintendent, Marshall-Wells Hardware Company

MOST retail merchants take it for granted that their trade is limited to business over the counter with local patrons. As a matter of fact, it is entirely practicable for the retailer to extend his markets by drawing trade through the mails. To do so requires systematic advertising to interest possible customers, and service that will hold the trade after it is once established. It takes time also to work up a business by mail. But the field is worth while.

The prime need of a mail order business is a live mailing list. You need not only to secure a large number of names and addresses, but to keep the list restricted to possible customers.

If the newspapers of the territory you plan to reach are systematically read you will secure many names from the local columns. County superintendents of schools will supply the names of teachers and school clerks; and the teachers can be asked to give the names of substantial families and remunerated with a card entitling them to a discount per cent on purchases. Personal letters to this list and personal field work will bring in other valuable names.

Having secured a live list on which to work, the next step is to decide what kind of letter and proposition to

give your prospects. The manager of a thriving department store has increased the pull of his sales letters thirty per cent by carefully planning each letter campaign. His advice is as follows: "Pick out one of your strongest selling lines and make your letters sell that particular article. Be sure to make your selection just when your prospects should begin to need the goods. Give them some definite inducement in price or service to make them want to buy. This will draw customers and give you a chance to sell other lines as well."

This store manager purchased a big stock of fine corsets for spring and summer wear. When women began to prepare their wardrobes for warmer weather, he mailed out to a select list the following letter:

"You interest" caught in the first line.

You want to appear at your best in your new Spring apparel. Therefore, you should procure the corset which is best suited to your figure and which at the same time conforms to the correct Spring styles.

Introducing the booklet. Warning against neglect.

The choice of a corset is an art. You will find many suggestions for your assistance in the enclosed booklet about Henderson Corsets. Did you know, for instance, that the wrong corset can permanently mar and the right one improve your figure? For this reason you should be very careful to suit your particular requirements in your fitting.

Service that is attractive can be had free.

To aid you in this, we have engaged an expert corset woman who will give you her personal attention. From her broad experience, she can quickly tell you just what model will fit you best - will give your figure supreme grace and beauty.

This service is, of course, free - and you pay no more for the corset. Just step in and let her show you exactly what you have wished for.

A natural reason for calling at once.

This line is selling rapidly, best call early to get the benefit of the full stock from which she can help you make your selection.

Will you not come in today?

Although this message might have been further improved, that it had definite selling appeal was proved

by large returns. The result was, specifically, the biggest corset sale in the history of this prosperous concern, together with a notable increase in several of the other lines—especially underlinens and negligee garments.

Another letter plan used by this firm made a specialty of confirmation apparel. A mailing list of young ladies to be confirmed was made up and the following timely letter written to each one:

Timely, emphasizing price and quality, and concentrating on the lines in which the prospect is interested.

For your confirmation outfit, our beautiful dresses of white marquisettes and lawns prettily trimmed with lace and embroidery in the loveliest of the season's styles, offer you an exceptionally wide range from which to select. These were bought for this event and our prices cannot be duplicated.

If you prefer to do your own dressmaking, call and let our salesladies show you our display of the season's dainty white fabrics, laces, embroideries and trimmings of all kinds. Our salesladies are thoroughly experienced and specially instructed as to confirmation needs and will personally help you to make your selection.

Stirs curiosity.

A neat little present awaits you, when you buy your confirmation dress or the material for it of us. So step in today and let us help you to make up your outfit.

Here are the elements of retail success by letter; definite you-and-I talk of goods and service, focused on a single line and mailed when the customer is puzzling over her needs.

General talk may "go" in a publicity advertisement, though it often has little value even there; but in a letter addressed to a definite person there must be some specific appeal and the appeal must be timely and appropriate—otherwise your campaign can expect little else but failure.

If you are interested in men's clothing, follow how this small clothing store put the same selling ammuni-

tion into its letters to bring down prospects for whom competitors were gunning.

Shortly before the high school graduation exercises the store proprietor sent out this circular letter to every young man in the class:

A straightforward letter that failed to appeal because it did not carry a distinctive message to the prospects.

You who appreciate individuality, quality and style will find that we have suits here to meet your requirements. We are featuring this season special College Suits in Norfolk styles; also in staple two or three-button Sacks; in all the new Spring shades, blue serge, black and white checks, tan, brown, gray, and novelties, at $10, $12, and $15.

Our special Graduation Suit, Globe blue serge, 16 oz. silk lined, hand-tailored throughout, special Yale style, at $20.

'Always at your service.'

'The store that caters to young men.'

Buying specifications—almost—so technical were the phrases. A week passed by and no results were forthcoming. Then the writer did the straightforward, obvious thing. A boy clerk who had recently quit school to come to his store was sent out to ask his chums why that letter did not sell them graduation clothes.

"Because," was one senior's frank answer, "letters of that sort came from fifteen stores and I didn't read more than one or two of them."

The dealer had failed to make the point of contact simply because he did not take the time to get the customer's viewpoint. Had he sat at his desk for ten minutes before dictating that letter and tried to put himself in the place of those graduating lads, he would have seen their mails heavy with dealers' appeals for trade. No up-to-date dealer would let so attractive a list of prospects slip through his fingers without endeavoring to get some of the business. Realizing the prospects' viewpoint, he could then have dictated a letter with dis-

tinctive force and original talking points. Seeing his mistake *after* the event this dealer then told his clerk to write to his former classmates in his own style. This is the actual letter built upon the enclosure of a man's handkerchief with the class pennant worked on it in silk:

A second letter which was successful because it got the prospect's point of view.

> I am enclosing a little souvenir with the compliments of M. Maas & Son, and I take this occasion to tell you that I am now with this firm, and am plugging hard for their interests.
>
> I'll appreciate any business you can swing my way, and I want to say right here that from what I know of this firm's stock, you cannot find better goods anywhere, and nowhere do they treat patrons with more courtesy or liberality.
>
> You will no doubt want a graduating suit - and if you have not already arranged for it, I would like to have you see their special blue serge suits just in, bought for this special purpose.
>
> Drop in and see me any time, if only to say "Hello" - and look around.

The letter was pen-signed "Speck Wanner" and the enclosure gave the envelope a Christmas feeling to the fingers.

You may criticise this letter in many ways, but it does one necessary thing: it gets on a level with the prospect and talks as a chum to a chum. It is not surprising to know that this letter sold goods to "every other" boy in that graduating class.

In the letter that goes from your store to your customer on a fashionable street or a rural route, no cleverness, no superlative, no technical phrase is as effective as plain, personal talk. But you will convince more readers if you ground your statements on positive proof. Arrange to back up your arguments by making it easy for your prospect to test for himself, and you convince the doubter while strengthening the belief of the simple-minded man.

Such a test was made by a progressive varnish company in the process of popularizing their product through local store distribution. They advertised to send a sample free upon request. Simultaneously with the sample went their letter:

Thank you for your reply to our advertisement.

Selling the article by a strong demonstration of its worth.

We have sent you the sample and it will reach you shortly. If it does not arrive soon let us know and we will send you another.

Cover one-half of the enclosed piece of black japanned tin with our varnish and the other end with any varnish you choose. Note the free flowing, easy working and quick drying qualities of our sample and the hard porcelain-like surface obtained.

Compare the drying qualities also. Our varnish dries free of dust in two hours and hard over night. We use tin for this test because you can bend the tin and be sure of the elasticity of the varnish. We use black japan because a varnish turning white will show up more readily over a black surface. These are two most severe tests.

Definite statements which the prospect can prove for himself.

When your varnishes are dry, immerse this piece of varnished tin in a glass of water. In less than five days the other varnish will turn white no matter what it is. It has lost its protective qualities entirely. Ours will not turn white in five days, five weeks, nor five months. It never turns white - soaking does not even dim its lustre.

Straightforward talk.

We do not send out handsome panels finished with a good looking varnish. Anybody can produce such a panel in a laboratory. This means nothing to you. If you want proof that the varnish which you use will stand all tests - prove durable and waterproof, make the simple test we suggest. It will prove to you more clearly than any panel in the world that our product is best adapted for your use.

Three ways to order—take your choice.

'Phone your order to Main 3344, or

Write your name on the slip enclosed and use the envelope enclosed for your convenience, or

Call at our office, 336 Chestnut Street, for your supply.

This letter puts a simple but conclusive test so close to the prospect's hand that he is convinced in most cases without checking up.

Samples are very effective in offerings to women, because the average housewife is more or less expert in judging values by specimens. The confidence-getting power of a dry goods sample rubbed between the prospect's thumb and first finger is an important factor in many sales campaigns. Pictures also may be made effective.

One clever jeweler in an Iowa city of 10,000, for example, keeps in touch with lodge and society elections and follows his local prospects with cards showing in handsome embossed colors the appropriate badges, fobs and emblems which are now "in order." Coming to a man at the moment when he is most susceptible, these cards stimulate his desire to purchase the emblem at once. The cost of the cards would frighten most retailers, but it is insignificant when compared with the sales they close.

Nor is the campaign ended when the prospect makes his first purchase. From the lodge records the jeweler learns his new customer's birthday, and a fortnight before his next anniversary sends this letter to his wife:

Personal yet tactful, an appeal like this has proved a business builder for a jeweler.

Of course it is unnecessary for us to remind you that Mr. Henry's birthday is less than two weeks away, but possibly you will be glad to know of something that he would like very much.

When he bought that Odd Fellows button last spring he greatly admired a fob which he saw here. In fact he wanted to buy both the button and the fob, but thought that was too much at that particular time. Now we sold that particular fob but ordered another one just like it - the one we have marked with a pencil on the enclosed card. The price is $10, and from what Mr. Henry said I am sure you could not buy anything that would please him so much.

Suggesting action soon.

It will be a pleasure to show you this fob if you will step into the store the first time you are down town.

These letters are used discriminately and seven in every ten result in sales. This jeweler virtually monopo-

lizes the watch and jewelry trade of his city. He attributes his success to his method of approaching prospects with an effective sample reproduction just when they are in the mood to buy. He makes his approach in a very personal way and yet so skilfully that customers often thank hi ı for helping them to select an appropriate gift.

Retailers in other lines likewise find their most effective sales letter work to be that centered on known

______________ 19 ______

GENTLEMEN:

PLEASE SEND ME SAMPLES OF

______________ AT ABOUT ______

______________ AT ABOUT ______

______________ AT ABOUT ______

______________ AT ABOUT ______

NAME ______________

ADDRESS ______________

FORM II: Ease of reply to your proposition is one essential for the successful follow-up plan. A return post card like this simplifies the matter for the prospect

prospects who will order in person or by telephone even oftener than by return postage. The particular situation gives to the copy that vitality which gets business. The sale of a vacant lot or transfer of a farm is all the tip an enterprising lumberman needs for a letter that gets in touch with the new owner and sells him material. The announcement of an approaching wedding enables a dealer in furniture and furnishings to center effective advertising on the young people. A visit from Doctor Stork is an event of interest, not only to the

parents, but to the merchant who understands the needs of the baby and is prepared to supply them.

A general merchant in southern Indiana—he has raised a large family and appreciates the requirements of an "arrival"—as soon as he learns of a new baby writes, not to the father or mother, but to the baby. Father and mother get lots of mail. A letter to them might go unread, but a letter to the newcomer is sure to be brought to the notice of nurse, grandmas, aunties, cousins and all the neighbors. Here is one of his letters:

Getting at the parent through baby, the timeliness of this letter is especially effective.

We are glad to know that you arrived here safely and feel sure you will like your new home and be very glad you came to live in this city rather than in Greenland or in the Fiji Islands.

You want to remind your father and mother that we have a special infants' department and that the lady in charge makes immediate deliveries on all articles you may need in a hurry.

Teaching baby the intricacies of civilized life.

We try to keep our stock in this department very complete - flannel bands, knitted wool vests, flannelette pinning skirts, bishop slips, dresses, sacques, wrappers, shawls, night gowns, bibs, stockings, bootees, crib and carriage covers, hoods, sweaters, robes - everything to keep you warm and comfortable.

Then, toc, we have hot water bags, bottles, brushes and all kinds of prepared foods, talcum powders and soaps. High chairs, nursery chairs, go-carts, buggies, cribs - all your wants now and later on can be supplied here.

Curiosity bait and a 'phone order "clincher".

Tell mamma to bring you into the store when you are able to travel. We've got something for you when you come in. And don't forget our special delivery of "hurry" orders.

The letters are not stereotyped forms and are made just as intimate and personal as possible without overdoing it.

The letter series you aim at a prospect has as its first object a trial order. Once you have brought in the first sale, service will determine the "come-back"—quality of merchandise, fairness of price and promptness in shipping will hold the trade. Keeping a record of the

sales campaign and making certain of good service are, therefore, essentials.

One successful ready-to-wear concern sends a return post card (Form II) with its first sales letter, so that the woman prospect can designate whatever dry goods samples she desires. An order blank comes with the samples. At the same time a file card (Form III) is made, giving

NAME NO.

ADDRESS

SAMPLES SENT	INQUIRY RECEIVED	INQUIRY ANSWERED	ORDER RECEIVED	AMOUNT OF ORDER	REMARKS

FORM III: This prospect card contains spaces for the name and address of the inquirer, the nature of the inquiry, the kind of reply sent and the resulting orders received

the prospect's name and address and the nature of her request. These cards provide a complete record of all business transacted by mail. The letters are filed alphabetically by towns and under each town, alphabetically by customers. These files are subject to follow-up based on novelties, seasonal selling and special bargains.

In the case of special sales, an announcement is sent out long enough in advance so that customers can get samples, make inquiries and then place their orders. These orders are filed as received and are filled in rotation. A time limit feature is used to spur on the purchaser. From time to time confidence-getting campaigns

are put on to strengthen the concern's hold on its trade. This follow-up is sometimes a series of voluntary testimonials from pleased customers or a letter emphasizing the concern's guarantee, while paragraphs are always thrown in describing the concern's large assortments, original styles, correct lines and good prices.

To make the customer not only a friend but an active testimonial for new business is the problem in handling an order. A St. Louis store operating a mail order department immediately acknowledges all mail orders, underlines the fact that it pays freight or express charges within a radius of two hundred miles on purchases amounting to five dollars and suggests pooling orders by two relatives or neighbors in order to reach the five-dollar minimum. The order filling routine is simple and effective. The remittance is entered on Form IV and turned over to one of the store's shoppers. Going from counter to counter, this shopper buys as for himself, and through his tact in looking after the interests of his suburban trade, establishes a personal bond between the firm and its postage-stamp customers.

As soon as an order is filled the goods are sent to the transfer desk of the mail order department to be packed, labeled and shipped. The importance of promptness is recognized and whenever possible orders are shipped the day received. It is an inflexible rule that no claim or statement shall be made in the mail order advertising which cannot be carried out to the letter, and every price advantage is given to the customer by post. If an order comes for goods that chance to be on sale at a special price, it is filled at the reduced figure. The interest of the customer is paramount. The wisdom of this policy is shown by the growth of the department's customers from one hundred and twelve to nearly three

thousand in eighteen months. The department head attributes his success to a systematic follow-up campaign, which keeps the department and its goods before the public; the guarantee of absolute satisfaction; blanks that make buying by mail easy; promptness in filling

DUPLICATE	MAIL ORDER VOUCHER
NO. ________ DATE ________	NO. ________ DATE ________
NAME ________	NAME ________
STAMPS ADDRESS ________	STAMPS ADDRESS ________
SILVER	SILVER
BILLS	BILLS
POSTAL ORDER AMT. ________	POSTAL ORDER AMT. ________
EXPRESS ORDER	EXPRESS ORDER
CHECK	CHECK
DRAFT	DRAFT

FORM IV: When an order is received, the amount remitted is filled in on this voucher form and given to a mail order clerk, who "shops" from counter to counter for his distant customer

orders, and his strict policy of looking after the interests of the customer.

The parcel post has made it easier for small and local stores as well as metropolitan houses to bring mail sales to their counters. It offered an Illinois shoe dealer the opportunity to increase receipts from his annual sale twenty per cent. For ten years his "after inventory sale," designed to clean out odd sizes and old styles preparatory to spring business, had been successful. During the bargain days, however, the crush in the store was such and the task of fitting from depleted stocks so tedious, that customers whose pocket-books warranted them in so doing stayed away.

Knowing this, the shoe dealer felt that he was not binding his best trade to his store with the bond of maximum service. Before sending his sale copy to the

newspaper, therefore, he went over his books, checked with blue pencil his best charge customers and sent a form letter to each, offering them their choice of the cut price goods at sale prices before the sale opened.

"Telephone me your need in shoes. I have your size. Let Uncle Sam do the rest," his letter led off. He called attention to the crowds at previous sales and

THE LARGEST DRY GOODS STORE IN WISCONSIN

ORDER SHEET

DATE..........

DO NOT WRITE IN THIS SPACE NO.

S. HEYMANN CO.
OSHKOSH WISCONSIN

PLEASE SEND TO

NAME ....
WRITE PLAINLY, PREFIXING MR., MRS. OR MISS

POST OFFICE ....

COUNTY .... STATE ....

R. F. D. ROUTE OR STREET ADDRESS ....

SHIPPING POINT .... SHIP BY ....
IF DIFFERENT FROM POST OFFICE

BE SURE YOU WRITE IN THIS SPACE, AMOUNT YOU SEND

EXPRESS MONEY ORDER		
POST OFFICE MONEY ORDER		
STAMPS		
CURRENCY		
DRAFT		
TOTAL		

QUANTITY	ARTICLES WANTED	SIZE, COLOR, ETC.	PRICE		EXTEND TOTALS TO THIS COLUMN AND ADD UP	
			DOL.	CTS.	DOL.	CTS.

WE PREPAY FREIGHT AND EXPRESS CHARGES ON ALL ORDERS AMOUNTING TO $5.00 OR UPWARD ANYWHERE WITHIN A RADIUS OF TWO HUNDRED MILES

(SEE BACK OF THIS SHEET)

AMOUNT ALLOWED FOR POSTAGE

ADD CAREFULLY. TOTAL

FORM V: This order form enclosed in a store's letter makes ordering easy for the customer. All he has to do is fill in his name and address and the proper columns showing goods wanted

showed how, by parcel post, any regular customer could, without loss of time, secure shoes on approval in advance of the regular sale days. Specimen bargains were mentioned. A snap-shot of crowds seeking admittance to

the store during the last annual sale was tipped on at the top of the notehead as visible evidence of the disadvantage the new scheme met.

Dull January in a Long Island grocery compared favorably with the busy holiday months, because its proprietor also was building a regular mail order trade in guaranteed fresh farm produce among New York people who spend the summer in his vicinity. Before the parcel post was established he had shipped to a dozen or more of these, butter, eggs and dressed poultry by express. With the coming of the cheaper transportation by mail, he widened his circle of customers with a series of personal letters to acquaintances of previous summers who knew his policy.

Parcel post and telephone gave the local dealer mail order advantages which are being used by shrewd retailers to offset the big selection of city houses, capitalize the spare minutes of store help and tie trade to the home market with the bond of personal friendship. These elements—(1) up-to-date, personal mailing lists; (2) homely, confidence-getting letters; (3) timely follow-ups with news value, and (4) good service, are the keys to millions brought in annually by the striped mail bags.



THAT *writer does most who gives his reader the most knowledge and takes from him the least time.*

—C. C. Colton

XI

LETTERS THAT SELL SERVICE

By Wheeler Sammons

INDIANS and Dutchmen made New York's first important sale—a transaction in some tangible possessions which they happened to have handy: Manhattan Island and goods from Holland. Where they stood men are now selling—even through the mails—audits, appraisals, superintendence and other intangible service at figures for which the red men would gladly have sold out the Atlantic Coast. But for the intangible services they would not have given a square inch of soil.

The complex demands of modern distribution had not then established the need for intangible services—the use of brains. Peter Minuit might have demonstrated that his brains could plan the profitable marketing of furs in Amsterdam and traded the selling service for the Indian's land. First of all, it would have been necessary for him to show the Indians that they needed to sell their furs in Amsterdam. Then they would have demanded unusual proof of his ability, trustworthiness and experience.

People ask today, before they buy the use of skill and brains, that you awaken their confidence on these same three points. They are no more able than the Indians to compare, handle and inspect your brains. Goods—the tangible products of hands working for brains—

they can pick up, look over and decide upon. But before a merchant pays an expert on store customer circulation one hundred dollars a day for advice, he makes sure his aisles are congested—that he needs help—and that the counselor's brains are able, trustworthy and experienced.

When you offer service through the mails you plan to arouse even greater confidence, because the prospect can not come face to face with you. At a distance, with the help of a red stamp, you have to uncover a need and then demonstrate that your abilities or brains are worth paying to satisfy it. You ask the respect which the specialist receives from the hopeful patient who has never seen him before the consultation hour.

Businesses which successfully go to market by mail with brains for hire—advertising services, auditing companies, analytical chemical laboratories, engineering offices, or appraising and surveying organizations—phrase their letters to search out a need, then build confidence. They demonstrate training, prove reliability and evince capacity. They strive doubly hard to touch the imagination, for their tangible offerings cannot be physically compared and inspected.

The head of a firm of busy New York auditors uses these three paragraphs to point a need, a want out of the ordinary, to the client:

First paragraphs of a service-selling letter, that point out the need for the service offered.

Possibly you are like George Heburn - a friend I admire a lot - who said to me the other day: "Frank, I don't need your audit of my books or your examination of the systems in my factory - nothing is tangled and the boys are all honest, every one of them".

Heburn is one of many business men who look on an audit of their accounts or an expert examination of their methods as purely a way to detect dishonesty or unravel incompetent employees from tangles.

Backing up the main point with experience.

I showed George his mistake - I said to him, "That's no reason, old man, for not using my services. If you were to talk to my clients, most of them would tell you the greatest profit from my work comes from an entirely different direction - leaks located.

The need pointed, the auditor adds two more paragraphs, one from his conversation with his friend, which reaches for confidence, and one to get immediate action:

Closing paragraphs in the same letter that give proof and a clincher for action now.

"You know I've had over ten years of broad, practical experience covering almost every line of business. Therefore, I am able to catch at once unnecessary leaks that in time grow up in every organization - in spite of competent employees."

Mail the enclosed appointment card today and let's have a conversation of our own - there will be no obligation to hire me connected with it and I can show you how it has been worth while.

The auditor finds that these paragraphs of every-day conversation get under the prospect's skin—attract his attention by their unusual style, which is, however, not unconventional enough to detract from the dignity of the service. Once the argument with his friend Heburn has awakened interest, the carefully planned efforts to single out a need and suggest reliability have a fighting chance to get a job for his brains. He uses this second, specific letter of five paragraphs to show in detail exactly how his brains can work out reports and charts which will fit the prospect's wants—the wants thrown into relief by the first letter:

The second letter goes more into details about the service offered.

You have looked at a sheet of paper so long that the mistakes on it finally seemed all right - lots of times. We all have.

We get the same steady view of our business, until the friend who quickly glances over our shoulder can put his index finger on blunders which we have been staring in the face for years.

Hard-hitting words that reach definite needs.

His fresh and disinterested angle on your affairs is also mine. But I am also - which he may not be - trained to find short cuts, to plan money-saving systems and to cut down costs and expenses.

This good old-fashioned fact is the "why" back of your need for clear, concise reports. Not only will it actually certify to you the present financial condition of your business - valuable in court - but, in addition, it will give you a clear, comprehensive analysis of your routine by an unprejudiced expert.

You can not expect to follow all the details - but you should by all means let me focus them for you. That's my business. Fill out the enclosed appointment card now, and let's talk it over.

Brains trained to give advertising service are successfully marketed when backed by this plan for uncovering the need of more sales, and then gaining confidence by the demonstration of technical training and results in the past. A New York service touches a need in this way; the man who wrote the letter finds that the dash between paragraphs keeps the prospect reading—helps to carry attention over to the next point:

First letter of a series which sold advertising service.

A million belts ordered and no machines on the factory floor capable of making a million of the elastic inserts which really made the sales at a cost of $25,000 for advertising -

That's the story back of a last year's advertising campaign which fell flat. The selling feature - the bit of elastic in cloth belts that matched the suits - was there; the $25,000 had been spent for good and all - but the production requirements had not been met -

Advertising campaigns are many sided - markets, packages, distribution channels, factory capacities, columns of copy, mediums - all must be fitted into a campaign-mosaic -

The rule drawn from the incident.

You need to have all sides of your campaign in balance; need to have your money guarded in the spending.

It is our business to give this service and supply this need. We are trained for it, and we would not continue to have our shingle out today if we had not made good.

Then a second letter works to build confidence around this need. It tells of experience, of training, of dollars spent and brought home again:

Second in the series, this letter gives specific facts and figures that prove the claims for the kind of service rendered.

Why can you trust us to fill your need for a well-balanced advertising plan?

The patient looks up the specialist's education, his cures, his reputation. If satisfied, he trusts his life to the specialist's skill.

Let us satisfy you.

Our education: For ten years our shingle has been out over the thoroughfare, but every other year in front of a larger shop. The first year we paid $250 in rent; today the landlord gets $6500 a year from us. Every year of the ten has been one of education - and before that we had all trained in every-day business and made good.

Our cures: Of complete campaigns we have planned 286 - all have been profitably successful.

Our reputation: We have blocked out the spending of $5,286,710.85 to date for our clients - $26,782.15 the first year, and in amounts increasing each year, until last year's mark was $692,742.18.

The ever-ready clincher

Now we ask you to trust your campaign to us - specialists. The enclosed card, mailed today, will bring a representative to talk things over - it does not place you under any obligations.

A prominent American business consultant hires out his brains to men who want to satisfy needs he has located. He uses every-day human nature—an undeniable factor—to establish the want:

A homely illustration and its moral for the prospect.

Point your finger upward in a crowd. The crowd will look up.

It's human nature.

Do, make, market or say thousands of other things. If you've hit upon human nature, the crowds will do almost the same thing each time under the same conditions.

What of it?

Simply this - that the careful, constructive business men who have builded huge sales by influencing the public, base much of their success upon knowledge of human nature. Whether it be English, French, German, American or East Indian human nature doesn't matter a great deal.

Touching the sore spot.

Nine out of ten English or American business men violate rules considered vital to reaching the intangible pay streak in human nature.

The natural remedy.

You can use the advice of a business-building specialist who has studied human nature in the open, in the psychological laboratory and on the factory floor. I've given my life to just such specialization. You can get all those years out of my life at the price of one of the months.

The enclosed card, mailed today, will bring me to you to talk over and look out bigger possibilities in your business - but it will not obligate you to hire me.

By parallel methods keyed to center on an unrecognized need and then play the ability to serve, others who have technical skill, science and genius for sale now get work; appraisers, analytical chemists owning laboratories, engineers, decorators, plumbers, architects, contractors. They understand that their offerings, incapable of being sampled, must be sold by establishing confidence—credit—in their ability to give value, and by touching the motives that make men buy.

Suggestions, services, shopping helps, are frequently used to sell more goods. You market dresses to women, let us imagine. They move well enough, but at times you almost decide they do your trade more harm than good. A stout customer gets a dress with a circular stripe or a dark complexioned purchaser takes a fancy to red. They would not take advice from you kindly, so, if you can afford it, you hire a style expert who can help in the selling. She instructs clerks and tactfully explains to customers the colors which go well when worn together. This service is intangible—the results are apparent, but can not be sewn into a dress, nor displayed under the price tag.

Since customers are unable to handle and compare this service, must it, too, be marketed by awakening a need and next proving that you are qualified to gratify

it? No. Before you secured the service, you had placed the need. Customers are not knowingly charged for it, and after a "free trial," will feel its attraction.

But will the customers see and appreciate your service at a price? It is doubtful. Therefore, in selling goods with the added touch of service, wait until the attraction is felt and then weave it into the advertising and sales letters you write.

A successful Dallas druggist explains the features of professional service—technical stocks, motorcycle deliveries and doors open all night—in his trade letters:

Service features furnish the trade-pulling talking points of this retail letter.

Just received, Doctor -

50 packages of anti-meningitis serum 30c.

Because of the recent need, the local market became temporarily exhausted. However, we got busy on the wire and we are now able to supply you, should occasion demand.

We are open all night. Our motorcycle gets there quick.

Telephone us your wants.

Remember, we can supply you immediately with any serum or antitoxin you may need. We want you to make a convenience of us.

Do you know that we have a complete line of Van Horn and Sawtell sutures. Emergency or otherwise. Catgut, silk, horse hair, silk worm gut, etc. The next emergency need you have, telephone us and count the minutes.

Even when he installed a convenience demanded by his growing business, the Texas druggist turned it to sales-getting uses in this letter:

The "busy signal" given once or twice will lose customers—how one druggist avoids the danger.

To give you better telephone service, our 'phone number will hereafter be Main 963 in place of Main 984.

By taking the number Main 963 we are able to get three 'phones in one blend, 963-4-5, and our customers will not be given the "line busy" signal unless all three 'phones are busy.

We will in this way be able to give you better service. Telephone Marvin's, Main 963.

An observant middle western department store manager noticed his woman detective time and again directing purchasers, and when requested, even assisting in the selection of goods. Her value as a protective agent was not diminished by this voluntary cooperation with shoppers. The manager had discovered a service need, already felt by some of his purchasers. The want established, the ability to satisfy it handy, it only remained to notify his customers. He wrote to them:

A little service such as this letter tells about is sure to attract customers.

I have noticed customers asking our Miss Walters to help them shop.

They know that Miss Walters understands our stock, follows fashions closely, and handles color combinations more than well.

Also, being acquainted with the details of the store routine, she can quickly solve many little difficulties to your advantage.

We've known for a long time that Miss Walters had these abilities. But we did not understand that you wanted to use them. Now that you've shown that you do, you are welcome to her time.

You can find her, or one of her assistants, on the second balcony. Better still, telephone her early in the day to expect you.

Letters of this type, selling the intangible with the tangible, may not only explain the unseen touches which you have added to your goods, but can stir the imagination of the prospect and urge immediate enjoyment of the advantage. A New England grocer found that his telephone orders required two new 'phones, making one for each clerk. He ordered them, then wrote to his customers:

How one grocer takes advantage of easy ordering by telephone.

I have given Jack Henderson, Howard Shepburn and Henry Cizik - my three salesmen - each a telephone and a table -

You know the one of these three hustlers who usually handles your orders. When it's raining or you are in a hurry or you can not come personally, just call us on the 'phone and ask for the

Picturing the new convenience in vivid words.

salesman you deal with. Your call will then be switched to his personal order table, where you and he can shop just as if you were both in the store.

If you regularly place your orders in this way, and early in the morning, your personal clerk can go over the fresh, break-o'-day of fruits and green stuffs for you. And it's to such material advantage to both of you, that we know you will become good enough friends to trust each other absolutely in shopping.

We would be glad to have you try this new plan at once - make "next time" be today s order.

The need of wives and sisters for a convenient method of selecting Christmas cigars outside the store opened the way to an Iowa dealer's profitable service campaign. He bought a supply of attractive boxes and then wrote to a carefully selected list of women:

A timely letter of the order-bringing kind.

Another of your needs has been cared for -

You hesitate to select cigars in a crowded store, where your inexperience may embarrass you.

Still you would like to give some cigars at Christmas time.

We have established a service to fit your need - just call Main 3298 and tell us what cigars your husband smokes and what price you wish to pay. We will deliver the cigars to your door, in an attractive box the like of which cigars have never seen until this Christmas.

The bill will be sent, as customary, on the first of the month.

Close cooperation promised.

If you do not know what brand husband smokes, and hesitate to "give it away" by asking, just tell us his business address - we feel very sure that we can find out and he not guess.

We should know at once if we are to give Santa Claus liberal warning - Main 3298.

Public utility companies frequently add extra touches of convenience to their service, in order to increase satisfaction and purchases among customers. One gas company keeps a list of purchases of real estate improved with its equipment and writes to the new owners suggesting a free inspection of the gas installation. Though

only two per cent of these letters pull replies, the gas company rightly feels that its thoughtful offer favorably impresses the customer. The correspondent for the gas company uses these paragraphs:

Little services offered in a timely and tactful way are often productive of big, though indirect results.

We understand that you have recently purchased the property at 2729 Thomas Street.

We suggest this as an opportune time to have the gas installation thoroughly inspected. We are extremely desirous that all our patrons' gas-burning equipment be kept in condition to give absolute satisfaction.

To this end we will be glad to send a special representative to look over your appliances with the object of increasing their efficiency. If they are not in perfect working order, he will see that they are adjusted and regulated by an expert at our expense, and will advise you as to any repairs considered necessary.

This representative will also be qualified to inform you as to the features and possibilities of the latest improvements in ranges, automatic water heaters, laundry stoves, clothes dryers, ironing machines, dish washers and the newest things in the line of mantle lights and burners. Many of these improvements are truly remarkable time and labor saving inventions.

We offer you the service of such an expert without cost to you and will send him on the date most convenient. You can drop us a line any time on the enclosed card.

A Mohawk Valley garage has a special vulcanizing process for repairing inners. The owner believes in the method and considers he gives automobilists valuable assistance by supplying it. Prospects can not be expected to take for granted the dealer's ideas about his goods. The prospect can not even be depended upon to know a bargain, to buy services which he needs from your office at half the price asked down the hall for the same value. You must show him that you offer good value, and that when you say "bargain," bargains are to be had. It is a case of educating the prospect and getting acquainted with him. To secure such a hold on

trade and sell his service, the garage man adds an offer to test tubes, and writes:

Tire troubles gives this company the opportunity for a trade-bringing service letter.

Stop at the garage the next time you go by and let us test out your spare tubes. It won't cost you anything and it will save you that continual worry as to whether or not a tube will stand up when you get it into the shoe.

Then also it will give you an opportunity to know about your tubes before you start on the next long trip and prevent changing the same tire two or three times on the road.

If you can not stop at our garage, mail the enclosed card and we will send for the tubes. Acting in time today may save a blow-out tomorrow.

Cleaners and dyers also add to the value of their services by offering to satisfy little needs which they have discovered bother customers. They, too, center their letters on a strong description of the means by which they satisfy these wants connected with the larger need they are in business to handle. A New York cleaning firm sends out this letter over the secretary's signature:

A bright, friendly opening, frankly in the line of business.

Six opportunities at once is an unusual bit of good fortune, you'll say. Therefore, I gladly write to you of the six chances you have to use services which we buy and give to our customers.

Yes, there's a string to them - we hope by them to get more business. But, since we do money-value business they mean dollars in your pocket.

Six services that make this business distinctive from every other.

First of the six: we put new fringes on your rugs.

Second: we invisibly patch, when necessary, what we clean.

Third: we have somebody on hand to take night calls.

Fourth: your things are insured while with us.

Fifth: we are ready to make yearly contracts.

Sixth: we secure distilled water for our cleaning process - a process that renovates.

As I said, these six opportunities are yours for the asking - and we would like to have you ask us at once.

A large elevator company writes from a middle western branch:

Telling of a little convenience that will mean customers.

We have purchased an automobile truck which is at your service nights and holidays - also every working day, of course.

It will bring repair parts to you in any time of need.

To use this service which we are glad to give, telephone at any hour Exeter 4298.

Insurance agents, realizing that they now practically sell from a footing of equality, often plan to win sales through intangible services. They offer to fit policies to your individual situation and watch your interests. The general agent for one of the "big line" companies writes:

Frank acknowledgment of value of other policies.

My insurance is equal to any on the market - of that I am proud.

Frankly and cheerfully I admit other policies are written as good as mine.

Therefore, I must offer you something out of the ordinary, something the other fellow does not offer, if I am justly to claim your money.

I supply this offer through service - through the experience and follow-up that makes you permanently safe with no bother on your part - intangible service. I have an elaborate system for watching your policy and keeping it in force. I stand always ready to help you pay the premiums, if necessary. You can feel that I am under an obligation to guard your interests.

Quality of service is the one point of distinction.

I have studied, worked for, sold and loved insurance for twenty-five years. What I have learned I place at your service when it comes to selecting a policy to fit your needs. There are hundreds of plans from which to select, and I know I can be of help in the choosing.

These are the reasons behind my asking you to let me sell you insurance as good as the market can offer. It's a new departure in selling that which I live to sell - there's a long, interesting story back of it - I am telephoning for a fifteen minute appointment to talk about it.

Printers in every state offer a service that is difficult to sample, and therefore minister to convenience, assume responsibility, win the confidence of their trade. A Chicago printer handles catalogs from the writing to the mailing, relieving the purchaser of all details. Service letters such as this are a part of his advertising campaign:

Catalog-making is a burden, especially in the small concern—the service this printer offers is very valuable.

I have brains you are welcome to use, and I want you to know about them.

They belong to a trained man who knows how to make catalogs - I only hire them and then gladly offer them to you.

This man knows where and how to buy catalog material cheaply. He can edit. He understands the economical planning of cuts, the layout of snappy sales pages.

His brains are of a type difficult to hire. They would cost you around two hundred dollars if you were to hire them individually, long enough to get out a catalog.

Since I hired them, you are welcome to use them freely when getting out any catalog you have me publish.

A business-like close.

You are also welcome to use them, without obligation, to advise you about your present catalogs - telephone Mr. George Hawkins, at my plant, to call at his earliest convenience.

Service is being called upon to help sell many products. Piano companies offer free tuning for a period, storage companies point out that they have heated rooms and plenty of light; the trunk man wants to keep your traveling kit sound; and the optician will put your prescription on record.

People gladly pay for brains, skill or taste—may even prefer one store to another and also pay extra for the convenience—if they feel the want and are confident that you deliver what you offer, rather than to skimp on your contract, because it is out of reach of pure food and weights or measures tests. Proofs of unusual value and quality are therefore the meat of the service-selling

letter. Make your reader see in his mind what you cannot sample for his eyes or fingers—insure him of satisfaction—tie yourself in your own contract—assume the full burden of proof.

Your goods may be carried by a dozen other dealers in your town or neighborhood. Others may sell as cheaply, or even more cheaply. But the quality of distinctive service which you can offer and play up in your letters will bring customers to your store, notwithstanding.



THE mailing list of customers is one of the most valuable assets a retail house can have. The retailer in sending letters to these persons is assured of a hearing and results, for his customers are his friends. They know what he has to offer and have confidence in him. Therefore the retailer getting up any kind of a sales-letter campaign should aim to reach his customers first, his prospective customers second.

—Donald L. Kinney

XII

HOW TO ATTRACT BANK BUSINESS

By George O. Smith

WHEN a bank starts out to get new business by letter it must adapt its methods of solicitation to the classes of depositors it wants to convince. Its campaign will be required to interest people as widely separated as the owner of a savings account and the commercial depositor. Their objects and requirements are in no way similar.

The savings depositor wants a safe depository for his surplus wages—an investment that will pay a fair rate of interest at the least possible risk to his capital. He is not interested as to whether the bank is a willing go-between in business transactions or not. His chief concern is the rate of interest that it pays, its method of compounding it and its facilities for making deposits and withdrawals.

On the other hand, the business man regards a bank, first, as a place where his funds will be properly taken care of, secondly, as a medium through which to handle all his transactions without the necessity of using cash, and, thirdly, as a competent source of advice and a practical aid in swinging important deals—deals that, without the aid of an influential financier he would be nearly, if not wholly, unable to consummate.

This necessary distinction between the two different

classes of depositors and the importance of guiding the business-getting letter campaign accordingly were recognized by a southern banking concern that recently made a successful effort to attract new depositors. This bank, which solicited both savings and commercial accounts, was carrying on a pretentious advertising campaign. But the results were far from gratifying and did not justify the publicity expenditure. Finally a meeting of officials was called for the purpose of analyzing the advertising and discovering, if possible, the reason for its failure. Several of the officials were convinced that the appeal was too general—that it aimed at neither the savings nor commercial depositors, but tried to attract both elements with the same general arguments, citing bald statements of capital and surplus, growth of business and other details which are generally little understood by the layman and of little interest to him.

METHODS *employed by different banks which have successfully used the mails to circularize lists of prospects and increase the number of depositors.*

An entire change in the campaign resulted. Two separate lists of "prospects" were compiled; one was a list of business men who would be likely to require a checking account, the other a list of workingmen, clerks and other employees who might be open to arguments about savings accounts. To each list a suitable letter was sent, enumerating the various advantages offered by the bank to that particular class of depositors.

An attractive booklet went with every letter. That to savings prospects contained educational talks on the value of a savings account; described how such a fund provides means for meeting periods of disaster or unemployment, and emphasized the feeling of self-confidence

that it gives the depositor. There were also a few items of general interest and current topics.

This circularizing plan soon began to produce results. New accounts, both checking and savings, were opened daily. And the next comptroller's statement showed an increase in deposits of nearly forty per cent.

Another bank, which solicited savings accounts only, found that many people hesitate to open an account, because they believe the proceeding involves much red tape. The bank adopted a successful plan for removing this delusion. It first sent out a letter which contained an educational talk on the desirability of a savings account, and incidentally described the bank's facilities for handling deposits expeditiously, its rate of interest and other desirable features.

A week later this letter was followed with one which further exploited the advantages of a savings account. Enclosed with it was a numbered pass book which closely imitated the bank's regular pass books. The prospect's name was placed on the cover and also on the inside, as if the account were already opened. The last paragraph of the letter explained how the recipient could return this sample pass book with his first deposit and open an account without any red tape. When an imitation pass book was turned in, a regular pass book, bearing the proper number and entry date, was issued and delivered to the depositor.

A western savings bank removed this feeling that opening an account is a formidable affair by enclosing in a letter a metal disc bearing its name and advertisement, and explaining that it would be accepted as a first deposit of fifty cents. Both banks found that these simple plans for attracting backward depositors worked to advantage and that the new business obtained more

than justified the circularizing expense.

An eastern savings bank increased its deposits by means of a series of monthly postal cards that featured the special advantage of four per cent interest compounded semi-annually. The cards were printed in colors and carried short messages strong in personal interest—brief educational talks, describing the savings account as a preparation for prosperity and a fortification against periods of business inactivity, sickness and death.

Short and lively sentences which always carried a selling idea were used. One of the cards opened with this sentence: "Tiny streams, when dammed, have power to turn great wheels. Just so the little sums of money you spend on trifles, would, if held in check by a savings account, give you the power to seize some big opportunity."

The bank's strong argument in favor of opening an account on its books was exploited in the closing sentence of each message: "You receive four per cent interest compounded semi-annually on your savings. Make a deposit today."

One bank has materially increased the number of its depositors by appealing to prospects through the owners of its stock. A letter was sent to them requesting the names of friends who were prospective depositors. The stockholders realized that the larger the bank's volume of business, the greater would be their dividends. Therefore, they took pains to send in live names.

By this means an excellent list was secured, which the bank circularized. The letters enumerated the advantages it offered and the chance a savings account gives to take advantage of profitable investment opportunities. The fact that Mr. So-and-So had submitted his name

was given a prominent place in the letter—a personal touch that contributed much to its interest. In many cases the stockholders themselves wrote to the friends and acquaintances whose names they had submitted and assured them of the bank's reliability.

A bank in a maritime town has found it advantageous to spend a large appropriation circularizing seafaring men. Sailors, when they start on a voyage, usually desire some safe repository for their money. The bank advises, in its letters, the use of its safe deposit vaults at a moderate yearly charge. It also exploits the advantages a seafaring man secures from starting a savings account and leaving it to draw interest for him while he is away on a voyage.

ORIGINALITY *must be the keynote of the banker's appeal if he is to stir prospects from their customary attitude of indifference and make them customers.*

A Milwaukee banker who is an unusually original thinker says: "It seems to me that the basic rule, to which few bank correspondents conform, is that of *difference.* Look over a hundred average bank letters and you will see that most of them exhibit a sameness that is bound to kill efficiency. They betray their 'readymadeness' as much as did the 'hand-me-down' products of the clothier twenty years ago."

There's a way to escape this sameness. Simply take advantage of the rule of difference—the rule that says: "Attract favorable attention to your proposition by stimulating the brain into new channels of thought. To do this arouse a set of emotions other than those usually excited."

There are hundreds of seemingly unimportant talking points that will furnish the required excitation to a

mind that will not give a passing thought to the old arguments of "safety" or "interest on savings deposits." So plan to talk up the human interest side of banking—the things that not only attract in the abstract, but which make a vivid appeal to the individual's self interest as well.

"The unusual advantages which spring from a bank account," a southern banker relates, "are shown in the case of a young man who started in business here about six years ago, buying out a small haberdashery store. He had saved some two thousand dollars, a friend loaned another thousand and the bank willingly accommodated him with another.

"The usual business man who borrows from a bank does not feel under any great obligations; it is simply a matter of business—and there it rests. But this haberdasher became an inveterate consultant at our bank; before he bought a big bill of goods, before he'd run heavy advertising or take any step involving considerable expenditure, he'd get the advice of our cashier, who's pretty close to all business conditions. He knew business, the goods, the trade and how to buy; but he looked to the bank for financial guidance. Every day, at two-thirty, as regular as the clock, he could be seen at the rail outside the cashier's desk, getting his financial pointers.

"His business moved like clockwork—better than that of a certain general store which owed a considerable account here at the bank. When we began to get rumors that things were in a bad way at the big place, there was but one thing to do. That was to have the business reorganized, and we put the young haberdasher in charge of the big place in order to protect our debit.

"Under our advice and counsel he reorganized the

store, protecting our paper, and started himself on the high road to fortune, something he never could have done had it not been for the by-product coming from his bank account."

This anecdote gives a talking point good for circular letter work. "Consult your banker," is the keynote.

The savings teller of a St. Louis banking institution gets into his letters the thought that a savings book showing a regular column of deposits is the best recommendation that any employer can have. As proof he gives this illustration:

"A young man came in here regularly each week and deposited three dollars and fifty cents on his savings account. He was a clerk in a cigar store, getting $15.00 a week. Wishing to better himself, he studied stenography and typewriting privately in what little time he had left after work. His employer failed and the young man had to hunt another job.

"As it was a slack time and he had no experience in shorthand and typewriting, he had considerable difficulty in getting work, particularly as his only recommendation was from his former employer—now bankrupt. Getting in touch with a position finally, and his prospective employer asking recommendations, the young man happened to think of his savings account. Out came his savings book, a splendid tribute to discipline and self-denial. The 'testimonial' was so unique and convincing that he was put to work at once.

"This young man is one of our best depositors today. And you can well imagine that he keeps a good bit of his money in a savings account 'for luck' as he terms it."

Out in the suburbs of St. Paul is a small bank which does a large business on comparatively small capital. Be-

cause of the newness of the suburb and the great demand for money, this bank is known as an exceedingly careful lender.

A young lady who was employed in an office up-town became interested in suburban lots and decided to build. She saved about thirteen hundred dollars, which was on time certificate deposit in her old home town, some hundred miles away. Seeing the opportunity for a better investment, she cashed her time certificate as the money was needed and put up a residence on a lot she had bought in the thriving suburb. But as frequently happens, the work cost considerably more than she had figured, and she found herself practically out of money with the house yet to be finished.

Writing to her home bank for accommodation, she was surprised to get a line from the suburban bank near her property, stating that they would be glad to see her through on her venture. Her home bank had simply passed her financial reputation along. Knowing that she was really out of his territory, her old-time banker had "squared" her with the St. Paul bank, which was on the ground.

Her experience is a talking point which is seldom or never featured in bank letters—that of the far-reaching effect on credit of a bank recommendation. The banker who will get these human interest points before his constituency, in the place of the old, hackneyed tabulations, will have solved his problem of bank advertising.

A bank advertiser who is continuously on the watch for human interest material has used in a successful letter a description of the way in which a bank book helped one man to land a job.

A corporation was looking about for a competent manager. The place was one difficult to fill and called for

an incumbent of good moral as well as business worth. Finally, the investigation seemed to point to one man. He was bright, exceedingly competent, and had a good reputation for trustworthiness. Just as he was about to be appointed, and in fact, while he was in conference with the directorate, one of the older men declared he had heard that the prospective manager, because of his extravagant family, was living ahead of his income.

The young man sent for his bank book and that of his wife, who "ran the house," and asked that he be judged on the records, not on hearsay. A careful investigation of these showed that he had lived and was living well within his income; in fact the showing was so businesslike that it greatly emphasized his managerial ability. His appointment was confirmed with a rush.



SOLICITING *by letter, as in person, pays dividends to tact. The direct, unqualified request, whatsoever its purpose may be, is not as effective as the subtle method of procedure. To get the consideration and concentration of the buyer, his mind must be slowly, almost unconsciously, turned and led up to the main subject in question.*

—George L. Louis

XIII

SELLING BY MAIL TO FARMERS

By Harrison McJohnston

"FIRST, sell yourself," advised an experienced mail salesman. "Those three words '*first sell yourself*' are the very essence of selling philosophy, both personal and mail. In so far as a salesman convinces himself that his proposition is irresistible, so far will it be possible for him to make it irresistible to others. He cannot inject into others more confidence and enthusiasm than he himself possesses."

In order to make this first-sell-yourself test, however, the salesman, especially the mail salesman working with farmers, must have ability to imagine himself as a typical prospect with all that prospect's ignorance about, and lack of interest in, the goods or the service he sells. He must not only feel the prospect's natural resistance to his proposition, but also the natural attractions it has for him and especially the particular points that will make the strongest appeal for acceptance. To thus put himself in the other man's shoes for an accurate self-selling test requires a knowledge of the "other man." Imagination alone is not sufficient for the test. The writer must know every whim, like and dislike of his prospective customer.

The man who followed this laconic first-sell-yourself rule was asked to handle the advertising of a budding

mail order house that sells exclusively to farmers. He accepted with an agreement that he should not report for work until two months later. He spent those two months as a common laborer on eight farms in several states. He was a city man, but he soon found out the farmer's likes and dislikes, how he furnished his home and how he felt about ordering from the city by mail.

PUT *yourself in the other man's boots when you write to him, but never forget to inject a pleasing personality of your own into every letter.*

From the first day in his new advertising work, this salesman read what he wrote while imagining himself to be a typical farmer reading by a hanging lamp after a hard day's work in the fields. Thus, as completely as possible, he actually put himself in his prospect's place, then wrote letters that would sell himself and, therefore, sell his prospects. He kept his imagination keen edged by frequent visits with farmers. Finally, he purchased a farm of his own about thirty miles from the city in which his firm was located. Now he is in reality a farmer talking to farmers, and his mail selling plans are even more successful.

He says he can so thoroughly "hypnotize" himself that when criticising his own work he feels for the moment that he actually is the prospect. When a letter does not make him feel like accepting the proposition without delay, he tears it up and writes another appeal from a better angle, or creates an entirely different selling plan. He feels that this self-selling test is an unerring judgment of the "pull" in his letters. In fact, from time to time, this man, for comparison, sends out a limited number of letters which seem to be full of vigorous selling thunder, yet which do not persuade him to

send his orders. "The results of these test letters have never disappointed me," he says, paradoxically.

While ability to look at your proposition from the viewpoint of the man you want to sell, and to write your letter from that angle is probably the most essential and fundamental requirement in any correspondent; yet to make his letter pull strongly, the correspondent must do much more. A personal salesman selling groceries may have run a grocery store half his life and be saturated with just the right opinions, yet fail to sell, because he lacks the personal magnetism that wins confidence, or an original and interesting way of presenting his appeal, or he may have a proposition that lacks the strong inducements so necessary in these days of cautious buying. Likewise, a mail salesman may actually be one of the class of men he tries to sell, yet his letter may lack the originality that gains attention, or the personal touch that compels confidence, or it may lack a central order-bringing inducement that is hard to resist. For any of these reasons and for many others—length, incompleteness, exaggerations, generalizations—a letter written by a man who even lives and dreams his prospect's viewpoint, may not pull.

The rules of sales letter writing require the injection of a pleasing and individual personality—which largely includes the necessary originality—a personal touch that gets the reader's favorable attention in the first sentence. Then the prospect's desire for what is offered must be sharpened. This may be an educational process, requiring several letters if it is a big sale, such as farm lands, a piano player, or an automobile; it may require only a single paragraph.

Then comes the order-getting plan—some special inducement that the prospect finds hard to resist. It may

be an easy plan of payment, a special price for a limited time, or an easy way for the prospect to answer by merely checking a slip and signing his name.

This central plan can be any of a hundred and one ideas that are usually the most important pulling part of a letter. But no matter how alluring it is, the pulling power is directly proportionate to the success with which the correspondent has made his prospect desire the merchandise or the service he offers. Therefore, any special inducements, though often of the greatest importance from the pulling standpoint, should be reserved for the last part of the selling letter. They should be closely connected with the closing sentence or paragraph. This closing sentence should directly suggest exactly what the writer wants the prospect to do and clearly indicate belief that the prospect will do it. In fact, the entire letter, but especially the close, should vibrate with confidence; not over-confidence that gives the prospect no choice in the matter, but rather the kind of confidence that subtly suggests the writer's belief that his prospect's own best judgment will lead him to accept the offer.

These general rules are largely dependent for successful application on the knowledge the correspondent has about the viewpoint of his prospect—not prospects, but prospect; for it is a good rule, when one letter goes to a number of people, for the correspondent to write the letter with a particular and typical individual in view, rather than all his prospects as a class. When this rule is followed, the correspondent can give his letter a more personal appeal—he is shooting at a definite target.

A special inducement is designed to make the prospect "do it now." It is the "big gun" in the selling

letter that corresponds to the so-called "clincher" used by salesmen. The entire letter is often woven around this special feature, especially when the need for, and the quality of, the offering has been established.

Those who do not first absolutely sell themselves, assume their prospect's need and make the mistake of putting all the work on the special plan. This is a common error, for the average correspondent works himself into a high degree of enthusiasm about the merits of his goods, but forgets that most of his prospects are cold and cautious. It is a correspondent's first, and usually difficult, task to create desire for his product, especially when he is fighting sharp competition.

A special introductory price for a limited time seems to be the strongest "clincher." A book concern, after using a series of six follow-up letters on a picked list of prospects, sent this telegram one day before the time limit on their offer expired:

"This is the last day. Please wire acceptance collect."

Twelve per cent of the apparently hopeless prospects were closed by this novel method.

A reduced price is often strengthened by a guarantee, a free trial offer, an instalment payment plan, or an opportunity for examination. A number of special inducements are frequently hitched together. But always the price itself, if it means a real saving, should be played so that the prospect actually feels the money saved jingling in his pocket—such a price inducement is nine times in ten the strongest of all selling plans.

A manufacturer who sells a well known money-saving farm machine, adds the element of chance to all the ordinary inducements, including an extra special price offer; incidentally, he gets lists of new prospects of the very

livest sort at the same time. After five pages intended to whet the farmer's desire for his cream separator, this correspondent, who gains confidence largely by the personal style of his writing and by stating that he is also a farmer, calls attention to a choice of several selling plans, thus:

Transition in a long letter.

Now, next I want to talk to you about my plans of selling. Turn right over to page 42 in the catalog and read these plans over.

Then, artfully urging the cash plan, he proceeds:

Showing the writer's fairness.

I don't know how to get out any more liberal plans than these. I've a great deal of faith in American farmers and I am not afraid to offer them any kind of plan they want. That is why I make these three different plans. Just pick out the one you want.

"Selling" the cash plan.

Of course, the cash plan, No. 1, is the cheapest and best because we make a lower price, and you have just as good protection on this plan as on any of them. Nine out of every ten orders we get are on this plan because we have put up a bond of $25,000 with the National Bank of this city so that, in case you buy for cash and are not pleased, through this bond you can get your money at the end of the approval test.

We also have a bank deposit plan and a note settlement plan as explained on page 42. Pick out whichever one you want.

A money argument that will appeal to the farmer.

Of course, on the note settlement plan you will notice we have charged a little more for the separator. We have to do this on account of making allowance for collections, bad accounts, and so on, so that really if you want to buy on the note settlement plan you will find it cheaper to go right to your banker and borrow the money, pay cash and get a low price, and you are not helping to pay for some other body's bad debts.

"*Now, third—my proposition to you,*" this eight page letter continues—and farmers will read every word of a long letter that has the right ring. But, before actually making the proposition, the writer takes advantage of the fact that the farmer's interest is heightened by suspense, to renew confidence in the quality and price of his

machine, and, at the same time, make his prospect feel that the coming proposition is in reality an extra good one. Then he continues to interweave excellent quality talk with the special proposition:

Nothing is asked of the farmer, further than a few minutes of his time—the manufacturer does the hard work.

Now then, my proposition is this:

In order to get these separators started in your locality, I will agree that if you sit down and carefully select from your neighborhood the names of fifteen to twenty-five good farmers that you think might be interested in buying a cream separator, and send these names in to me with your order for a separator, here's what I will agree to do:

I will write each of them a personal letter, telling them all about my cream separator and that they can see it work over at your place. I, of course, will not write to them until after you have tried the separator for yourself and are thoroughly satisfied it is the separator for you, so that if any of them should call you up or call and see you, you can conscientiously tell them your honest opinion about the machine.

I am sure, from the experience I have had with this very same proposition on manure spreaders and gasoline engines, that when they see that separator of yours work, if they are in the market for a separator at all, it simply means that they will buy one because it is without doubt or question the greatest value in cream separators ever offered for the money by any manufacturer in the United States, no matter who.

The farmer is certain to talk up the separator, for it means money in his pocket.

Now, here's what I will do which will interest you:

For every sale I make from the list within one year from the date you purchase, I will give you five dollars for your cooperation, and yet I don't require you to do any work except tell these people in your own way what you think about the machine.

I can afford to do this in order to get in touch with farmers who ought to have cream separators, because just as soon as these farmers get my letter and go to your place and see the machine, some of them are going to order one.

This is a chance for us to make a few good sales within the next year, and we can do it without very much work, either.

Others have done it and you can do it.

I am not going to make this proposition all the time; I am anxious to get a cream separator into every square mile of the United States that I possibly can during the next twelve months, because I know just as sure as I am writing this letter that if you buy one of these separators and your neighbors see it, that within the next year there is going to be a number of them want separators like it.

Next, after giving a specific example, figures to show just how this plan will cut the cost of his machine, and a clear explanation of an enclosed certificate, illustrated on the next page, the writer starts his closing talk, which includes a summary.

If your letter is perfectly frank, your prospect's reply is likely to be frank also.

On this proposition you certainly have nothing to lose and everything to gain.

Now, I have been perfectly frank with you and have come right out and made you my proposition in as frank a way as I know how, and there are no conditions nor strings to it.

And I want you to be perfectly frank with me and tell me whether or not you can accept it.

I am going to make this proposition good for 15 days from this date and I should like to hear from you within that time with your order and a nice list of farmers' names.

A familiar, friendly closing touch.

Well, I guess you will think this is a long letter but we are about at the end of it. Just think over what I have said. Read it over again if necessary to get it thorough, and remember this:

Summary—valuable after so long a letter.

That, first, I have a separator that is up to date, built on the right principle and right absolutely.

Then, second, the price to you is right down to the chalk mark and below what some manufacturers who make only a few separators can make them for at actual shop cost.

And, third, I give you a 90-day unconditional approval test, you to be the judge.

And, fourth, a special proposition which is a good one; that has paid others big money and ought to pay you if you accept it.

Can you afford to pass up this opportunity?

Will you let me send you one of these separators on trial? I know that after you try it you will keep it, then I can add you to my already long list of friends who have bought in this same way.

Friendliness, frankness and urgency in the close.

I am glad you wrote me and it is a pleasure for me to answer your inquiry. I want to hear from you by return mail, telling me how you stand on this proposition so I will know what to figure on in your locality.

This long form letter is worth quoting from at length because it contains such an array of arguments that

bring orders. A very effective scheme is the list of from fifteen to twenty-five farmers—every name a good prospect, because the farmer has his eyes on a possible five-dollar check for each one to whom the company sells a separator. He will choose the names carefully; furthermore, since no definite number is requested, he will not "ring in" several poor prospects to make the required number.

Less than a third of thi.. letter has been quoted, yet nine out of every ten farmers will sit down at night

SUBJECT TO ACCEPTANCE NOT LATER THAN DEC. 1, 191

THIS IS TO CERTIFY THAT

WE WILL PAY TO MR. OF FIVE DOLLARS ($5.00) IN MONEY FOR EACH SEPARATOR SALE WE MAKE WITHIN ONE YEAR FROM ABOVE DATE TO ANY ONE OR MORE ON THE LIST OF NAMES HE SENDS US. NAMES MUST BE THOSE NOT ALREADY ON OUR BOOKS FROM OTHER SOURCES. THIS AGREEMENT IS ON CONDITION, HOWEVER, THAT HE ORDERS ONE CREAM SEPARATOR FOR HIS OWN USE AND AGREES TO SHOW IT TO ANY PARTY ON THE LIST WHO MAY WANT TO SEE IT. WRITE NAMES ON ENCLOSED SHEET FOR YOUR OWN CONVENIENCE YOU CAN WRITE NAMES ON BACK OF THIS CERTIFICATE AS A MEMORANDUM OF NAMES SENT US, AND WHENEVER ONE OF THE PARTIES ORDERS, YOU CAN CHECK SAME OFF. THIS AGREEMENT IS CONFIDENTIAL; IF NOT ACCEPTED SHOULD BE RETURNED IN THE ENCLOSED ENVELOPE.

THE CREAM SEPARATOR CO.

BY PRESIDENT

SIGNED AT

FORM VI: A guarantee like this is in itself a strong selling argument, making the farmer practically one of the company's agents and requiring but little effort on his part

and read every word carefully, because the letter nas the "personal touch." The fact that it is written by a farmer to farmers largely explains the phenomenal success of the series of which it is the first letter. Advice and counsel so given convinces.

Here are a few sentences from another letter in this

series, that illustrate how this writer gets confidence:

Note how these paragraphs put the writer at once on a friendly footing with the prospect.

I am glad you wrote because I have something to tell you that I believe you will consider worth while.

I wish I could have a chance to have a little personal talk with you about this cream separator because there are so many things I would like to tell you about. However, I will do my best in this letter and give you all the information I can, and while it is going to be a long letter, yet I figure that you are willing to read a long letter when it means a saving of all the way from thirty to fifty dollars to you.

In such paragraphs he plays cupidity and curiosity, which encourage the prospect to read on for details of how he can save the money—details that are given only at the end of the letter after a strong desire to possess a cream separator has been created.

A visualization of profits that would almost make any man feel the money jingling in his pocket follows:

Visualizing for the prospect the money he ought to have.

I know that if I should visit you after you had milked your cows, done your chores and had your supper, and would lay down on your table a pile of crisp five dollar bills - twenty, forty or even sixty of them - and would actually prove to you that you had lost that much money, or probably more, according to the number of cows you are milking in the last year in your dairy - you would be surprised. Wouldn't you want to do something to get that extra money that you might just as well have, but are not getting?

This writer shows plainly that he knows the farmer's milk problems. He patiently figures out profits and losses in detail, and the farmer as patiently reads every word. But probably a more typical illustration of this man's personal style is the introduction to one of his "follow-ups":

Short paragraphs make reading easy.

Good morning!

Well, did you receive my cream separator catalog?

The natural style secures the reader's confidence.

> What do you think of it?
>
> As I have not heard from you since I wrote you I thought I would just drop you a line as it might be that you overlooked my proposition.
>
> I know just how it is.
>
> Everybody is pretty busy.

He next proceeds to batter down the possible objections to his proposition—a good plan for follow-up letters in general, although the writer must take care not to suggest objections that his prospect may not have thought about.

Anticipating possible arguments against the proposition.

> You don't have to act as an agent, you simply try the machine yourself.
>
> Now I know there are lots of knockers in the country.
>
> You don't have to take my word for it.
>
> You can buy plenty of cheap cream separators.

Unquestionably the most important pulling part of these letters is the selling plan, including, as it does, a multiplicity of cardinal selling features: special price, ninety days' trial, time limit, a guarantee backed with a bank bond, and a chance to save the prospect money—even as much as the price of the machine—by a cooperative sales plan that has enough of the chance element in it to be interesting.



INSURANCE, *correspondence instruction, banking by mail, building and loan propositions and other lines where the prosperity and comforts of clients are at issue, lend themselves to sale by persuasion. Commodities of daily business are best presented without it. Persuasion, to be effective, must be intimate. Business is impersonal.*

—Frank B. Rae, Jr.

PART IV—HANDLING BUSINESS BY LETTER

Gaining Confidence

WHILE, perhaps, the main object of a credit office of a large institution is to prevent salesmen from selling to merchants who will not pay their bills, and thereby keep down the losses of the house, there is a still broader and more constructive side to the work of that department, in helping to build up merchants with small capital to be the heads of large and prosperous businesses.

It has always been one of the endeavors of this institution to base credit on character and ability, more than on assets. While assets are, of course, necessary, assets without character are of no avail with our establishment; while a man of good character and ability and very small assets would find sound advice and a helping hand.

There are many small merchants throughout the middle west who can testify to the fact that they have been built up to prosperous careers through the confidence which larger firms had in them when they were small. They secured this confidence by buying in small quantities and often, and repeating on goods that were in style and sold quickly. Such possibilities are open to any young man with the right qualifications.



JOHN V. FARWELL

President, John V. Farwell Company

XIV

BACKING UP SALESMEN BY CORRESPONDENCE

By Harrison McJohnston

CONVINCED that his traveling salesmen ought to get cooperation from the correspondence department at the home office, a western manufacturer recently experimented to find out how these two departments might be made to work together.

He selected eight counties in a thickly settled part of one state and divided them into four territories of equal possibilities. In each territory he selected a list of one hundred prospective buyers. Then he sent one star salesman to work all four divisions in rotation, and he paved his approach by correspondence that varied in amount for each division.

During the first month in territory Number 1, this salesman made his calls without the aid of any advance letters whatsoever.

During the second month in territory Number 2 his coming was heralded to each of the second hundred prospects by one clever letter that told just enough about an exclusive selling right offer so that it could be closed effectively with a request that the dealer give a hearing to the salesman the following week. The letter subtly suggested that the firm considered each particular prospect the livest dealer in town, the one best man to handle its special proposition, and that the salesman was com-

ing to make him only its one-man-in-a-town proposition.

To the hundred prospects in territory Number 3, two letters were written. The first letter was designed to stir up interest. It emphasized the salability of the product and merely suggested the special offer—the details of which the firm would be glad to explain if the prospect were interested. A stamped return postal card was enclosed to make easy a request for additional information. One week before the salesman was due, a second letter, similar to the single letter sent to prospects in the second division, was mailed. If the prospect answered the first letter, the second letter was dictated personally, though based on the form letter copy.

EXPERIMENTS *such as this manufacturer made will show you how far it is best to go in the direction of cooperating by mail with your sales force.*

Against the hundred prospects in territory Number 4, however, an educational campaign was launched three months before the salesman called. Five educational letters, each emphasizing one important selling point, were sent at intervals of two weeks. A sixth letter announced the salesman's coming. This final letter, together with two letters preceding it, took up a special phase of the special offer, while all six letters were carefully planned for cumulative effect.

Here are the results of this experimental campaign:

During the first month in the first territory, the star salesman was able to make only fifty-seven of the hundred towns, and could close contracts with only twenty-eight merchants.

In the second month, with the help of one advance letter, he made sixty-three towns and closed thirty-five contracts.

During the third month, with the aid of two advance letters, he made sixty-six towns and sold to thirty-eight merchants. Fourteen per cent was the return on the "request" postal cards enclosed in the first of these two advance letters.

During the fourth month, however, with the aid of six well planned advance letters, this same salesman made seventy-three towns and closed fifty-eight contracts. Ten of these were practically sold before he reached the towns, while the time required to sell the others averaged less than half the time he spent in closing contracts during the first month.

This was a fair test of the value of cooperation between the personal and mail sales departments. The star salesman's ability was the same during the first month as it was during the fourth month. Today this manufacturer spends approximately sixty cents in stationery, postage and typewriting on each prospective customer before the salesman reaches him.

It is found that his advance work increases the salesman's value in two ways: first, he is enabled to make almost half again as many towns as he made before; second, he can increase the proportion of sales to calls by forty per cent. And although the salesman is given the credit for them, enough contracts are closed by mail to pay for all the expenses of the advance mail campaign.

Not every concern has an exclusive one-man-in-a-town proposition. Yet no business is so cut-and-dried that it cannot use a special inducement of some sort, and practically every concern that sells through personal salesmen, whether its product be a specialty or a staple, whether it is sold to consumers, dealers, jobbers or manufacturers, can use some kind of cooperative letter service to good advantage in backing up its salesmen.

How best to get this cooperation is a matter of experimentation within the individual business. Careful tabulation and comparison of the results of various experiments is always a reliable way to find out the best method. But knowledge of the other man's way, of course, will often suggest a more thorough course of experiments, if not the actual best method of cooperation, and it eliminates the trouble and expense of comparative experiments.

Advance letters pave the way for a welcome reception and prepare the prospect's mind so that the salesman may concentrate on closing the deal. Often, too, they lessen the risk of refusal; a comparatively slight bit of persuasion induces the prospect to sign his name on the dotted line. At least, advance letters start the prospect thinking—something the salesman often finds it hard to make him do. Also, cooperative letters help to locate possible buyers, to eliminate unlikely ones, and in a dozen and one other ways to save the salesman's time and make his work more resultful.

The task of weeding out poor prospects or, conversely, of locating good ones in advance of the salesman's visit requires a plan and, frequently, a series of follow-up letters. It is an important service if the correspondent can gauge in advance the interest of prospects so that the salesman may spend his time and efforts on only "live ones."

Such plans must be thorough, or possible buyers will be overlooked. It is not sufficient to explain a proposition and then merely to ask the prospect if he is sufficiently interested to have a personal representative call on him. Even if he is interested, the prospect will seldom request a personal call, because he feels that such a request places him under obligation to buy. Therefore,

some indirect inducement is usually necessary—some offer that will get a response where there is even a slight chance that the prospect could be interested. To do this, and, at the same time, to eliminate the merely curious and seekers of something-for-nothing, is a difficult problem. Many concerns do not solicit requests for personal calls directly; rather, they "tease" a request for some free booklet or service. Then, by follow-up letters, they are enabled to determine more accurately the degree and quality of interest. One company that sells expert advertising service to banks puts its proposition in this way:

Getting the customer interested before the salesman calls.

Whether or not you are advertising the service of your bank in the newspapers and whatever the results may be, I know you will be interested in the other man's methods of increasing the number of his depositors through newspaper advertising. My book, "Bringing Money to the Bank" gives a hundred plans used by a hundred other live banks in all parts of the country. By just signing the enclosed return card and without obligating yourself in any way, you can secure one of these interesting books.

When a request for the book comes in, a series of brief selling letters, mailed ten days apart, are sent. Each of these letters is designed to induce the prospect to write in detail regarding local conditions, so that this company may make definite suggestions for taking care of his advertising. Only bankers who are interested enough to explain conditions in their towns are called on, unless the salesman finds time between trains to look up others.

These salesmen follow the path of least resistance—by calling only on prospects who have been discovered by correspondence. From comparative experience this company finds that results are doubled and trebled when

the salesman is enabled to concentrate on interested prospects.

When, by correspondence, live prospects are discovered and the way for a favorable reception has been paved, and the salesman has made his call, cooperative correspondence takes up the task of reinforcing the salesman's work and of holding the prospect's interest between calls. In order to do this effectively the correspondent needs information about the local situation. He must not only keep in touch with general conditions in the field, but also with the salesman's progress in connection with each customer or prospect. This requires organization in the correspondence department; all facts furnished by sales records and travelers' reports must be in convenient form for ready use in giving letters the personal twist.

Most houses keep track of exact conditions by means of customer cards on which in addition to the usual information, such as orders, approval required, discounts, and so forth, information about special conditions in the customer's or prospect's business is also entered under "Remarks." Under this heading are noted special conditions that seem to indicate an opening for the sale of more goods. Often the customer's private interests or his hobbies are also recorded, or other data that might be used to make the house letter genuinely individual. In short, each card is a history of all relations and shows not only the amount of sales, but also the amount the house should sell, and the reason why the account is not up to the "should sell" amount. These cards are distinct from those of similar scope kept by the sales manager.

When the salesman's visit is followed by a letter based on this information, his name often may be signed

whether or not he writes the letter himself. In fact most houses agree that it is good general policy to have customer-drumming letters go out over the salesman's personal signature as frequently as possible. At the same time, it is also good policy now and then to make the customer feel that he is patronizing the house through the medium of the salesman, rather than the salesman personally. The individual is less permanent than the house. On the other hand, the customers must feel that the individual salesman champions their interests. Therefore, while it is a good thing now and then to have selling letters go from the house to customers, letters are more effective when the salesman's personality is injected and his name signed.

This is the way the head of one flourishing concern talks about his policy of personal and mail sales cooperation: "It's good for the house to have strong salesmen on the road; but, from the customer's viewpoint, it's better to have a strong house back of the salesman. I want strong salesmen, of course, but more than this, I want strong cooperation on the part of the house my salesmen represent. I want every salesman to feel that we here at home are back of him, pushing and boosting to make his work more effective. I do not believe in leaving all the hard work of getting orders to the salesman just because his shoulders are able to stand it. I know from experience that when a salesman feels that his house is straining to help make him more successful, his ability is about doubled. Therefore, I try never to miss a chance to make each of my salesmen realize that his efforts are appreciated. And I believe appreciation of his work is best shown when the house correspondence is so well organized that the interests of his customers are looked after by letter just as thoroughly as

he could take care of them in person."

Not only does this merchant pave the way for his road men, but when the personal call has been made, the work of developing the account of this customer, or the prospect into a customer, is immediately taken up by a level-headed correspondent who devotes himself exclusively to the problem of cooperating with the salesman.

This company also maintains an efficient advertising and selling service bureau, designed to teach its customers—the retail dealers—how to sell more goods. This bureau prepares local advertising matter free on request for customers, gets out special sales plans, and helps to solve any difficult problem that may trouble the merchant.

The head of this house says that the cost of maintaining his customers' service bureau so that it really gives efficient service is a considerable sum, yet he considers it a good investment. He finds that merchants are glad to get specific retail selling cooperation. His service bureau is a clearing house of all the best selling ideas picked up by his road men, from merchants' letters and from trade journals. "To help the merchant help himself" is the slogan. But these service men will help any customer solve any problem in his business, whether it is a minor point in accounting or the reorganization of an entire business. And with such a bureau behind him, the salesman is sure to find greater welcome.

One company with a dozen road salesmen who are introducing a new household necessity, has a credit man who spends his spare time thinking up special retail selling talks, catchy advertisements and clever interior and window displays. Each salesman is kept supplied with a dozen different retail selling "stunts." He not only uses these suggestions in his selling talk, but also after a

sale, just about the time he thinks his customer has received and unpacked the goods, he writes that customer a long-hand note about a clever window display he has just seen, or about some good advertisement. Such gratuitous service often gets "under the skin" of a disinterested customer when direct selling talk could not move him.

Always there are plenty of excuses for salesmen to write customers and prospects between calls. Probably

TOWN Lukestown STATE Texas POP. 2,000 SEC. N.Y.

NAME S. O. Smith & Co. P.O. Lukestown

DEPARTMENTS			MO.	1910	1911	1912	1913
A ✓	J ✓	S ✓	JAN.	60.	75	65	
B	K ✓	T ✓	FEB.	85	80	90.	
C ✓	L ✓	U ✓	MAR.	200	216	270.	
D ✓	M	V	APRIL	210.	300.	490	
E ✓	N ✓	W	MAY	314	270.	343	
F	O ✓	X ✓	JUNE	255	217.	237	
G ✓	P ✓	Y	JULY.	175	201	214.	
H ✓	Q ✓	Z ✓	AUG.	206.	307	289.	
I	R ✓	AA	SEPT.	355	210	430	
			OCT.	308	360	380.	
			NOV.	295	286	290	
			DEC.	240	265	275	
			TOTAL	2683	2980	3096	

STOCK	$ 10,000
STORE ROOM.	35' x 60'
WINDOWS	2/5 '11 K B
ABILITY	A
CHARACTER	A
NATIONALITY	German
SHOULD SELL	$ 5,000

REMARKS Say we are weak on C (china) very friendly. They should buy more S (Holiday Goods) from us. They need window leaders

FORM VII: This card keeps track of the monthly purchases of a customer and gives valuable details connected with his business. The space is large enough to answer for four years

the best of all excuses is a "house bargain" that the salesman does not want his customer to miss. If the bargains are real, such letters usually pull strongly, especially if an order blank filled out and merely requiring the merchant to check the quantities, is enclosed. These

letters are nearly always signed by the salesman for the customer's territory and are brief. This letter, though depending on price alone for its "selling talk," was successful:

This note secured an interview.

I know you'll want your share of the house bargains on the order blank which I have filled out to save your time. Note those prices! Don't ask how we can do it - just check the quantities you want and let us do it. Unless your order comes by return mail, however, I can't guarantee that we will l able to fill it.

Letters direct from the salesman usually prove more effective when he has a good point of contact. Whether or not that "point" is at all related to his prospect's business does not seem to make much difference. In fact, a purely private interest is often used with telling effect. For instance, the salesman for a clothing house had never been able to get even a chance to show his samples to one merchant until he found out through another merchant in a neighboring town that his obdurate prospect was a baseball "fan." When this salesman, the following season, happened along during a world's series he gained a hearing that resulted in a big first order, all on account of this short advance note:

Successful because the salesman knew his prospect.

2 to 1 on the "Cubs". I'm coming day after tomorrow to talk baseball, if you won't talk clothing.

But whenever knowledge of personal affairs is played frequently, the salesman must not only exercise uncommon tact, but he should not always trust his memory. Many salesmen carry a note book or small card index system of keeping these important facts for ready refer-

ence. One salesman always records the first name of his customer's son, or some other person the customer is interested in. He finds that a simple question as to how "Henry" or "George" is getting on seldom fails to make a hit. The value of keeping a record of "contract facts" can hardly be overestimated for use in connection with correspondence.

It is this that gives the note of individuality, of personality, which is bound to appeal to the customer. The buyer is likely to sit in his office the year round and make his purchases from a dozen or twenty concerns. He meets the salesmen of these relatively few houses, and remembers each and every one of them, and can probably call their first names without a second's thought. The salesman, on the other hand, "makes" hundreds of towns in different counties and states, and sees dozens of strange faces every day. Naturally, he cannot keep in mind the details of every past conversation with all these men, nor the particular interests of each. Here it is that the little record, the automatic reminder, reveals its immense value to him.

If a record of personality facts is helpful to the salesman himself when he calls and in his correspondence, it is absolutely necessary for the house correspondent who wants to inject a telling personality into his letters. Therefore, even if the salesman could remember the respective personalities of his trade, he should make his record complete in this respect for the use of his selling partner at the home office. This kind of cooperation between the salesman and house correspondent is extremely important, because, other things equal, the selling power of a letter is in direct proportion to the writer's knowledge of his prospect. Unless the correspondent gets out and visits the trade peri-

odically, he is dependent for this information on the man who does have personal contact.

Thus mail and personal sales cooperation paves the way for a personal call, conserves the salesman's time by educating the prospect in advance, reinforces his visit and keeps up interest between calls. It gives the house a chance to maintain a point of contact with customers other than the mere routine in connection with filling orders. In a hundred other ways correspondence may be made to supplement the canvass of salesmen by bringing in more business direct by mail, as well as by creating prestige that the salesman may capitalize.



NO BUSINESS *is immune from complaints, but the progressive manager aims to hold down his losses by adjusting every grievance promptly and satisfactorily. Usually it is a far better investment to satisfy one old customer's claim than to spend the same amount of money locating new prospects. And it is a better advertisement, for the assurance that a house stands back of its goods is a powerful magnet in pulling orders.*

—William W. Loomis

XV

LEGAL DANGER POINTS IN CONTRACTS BY MAIL

By Frank C. McKinney
Of the New York Bar

WHEN is a business proposition that is mailed or "wired" legally presented? When, and under what conditions, is the communicated acceptance or refusal binding? Few business men can answer offhand these simple but pertinent questions, although countless thousands of contracts are made through the post office and over the telegraph wires.

Those who enter into agreements by these methods should keep in mind certain principles which the courts apply when called upon to settle disputes that grow out of such contracts. Although there has been some conflict of legal authority on many of the questions involved, it is possible to omit nice legal distinctions and emphasize the fundamental rules by which controversy may be avoided.

Suppose a firm in New Orleans writes to you offering one hundred bales of cotton at twelve dollars a bale. You reply by return mail accepting the offer, but your letter is lost or delayed. In the meantime the firm in New Orleans has sold the cotton and cotton has advanced to fifteen dollars a bale. Do you lose your contract simply because the firm in New Orleans did not receive your letter? No. The contract was legally complete when you placed your letter in the mail box. You could com-

pel the New Orleans firm to furnish the cotton at twelve dollars a bale because the offer was made by mail and therefore an acceptance by mail is legal. The contract became effective when you communicated your acceptance to the post office, which was the agent in transmitting the offer. The New Orleans firm took chances on the loss of your acceptance. It follows, therefore, that after a letter of acceptance is mailed, the contract to which it refers cannot be revoked or changed by a subsequent letter. If an offer by letter is accepted in its exact terms by return letter, neither the offer nor the acceptance can be revoked by a telegram.

CIRCUMSTANCES *under which your acceptance of an offer by letter or telegram becomes legally a contract—test cases that are precedents in court.*

The act of depositing a letter of acceptance in a post office or a mail box is sufficient "mailing." The delivery of a telegram at the office of the telegraph company makes the contents binding. But delivery to a postman who is not the agent of the post office to receive letters is not "mailing" within the meaning of the law. Needless to say, delivery of a letter to an office boy or messenger is not legal mailing until the message is deposited at the post office. Consequently, if a revocation of an offer is received while the messenger is making his way to the post office, there is no contract. Deposit of a letter in a mail chute is legal mailing. Delivery of a telegram to a messenger employed by the telegraph company makes the message binding.

He who makes an offer by mail or telegraph can fully protect himself by stating in the offer that only the receipt of a letter or a telegram shall constitute a proper acceptance. The burden of completing the contract is

thus thrown upon the party to whom he makes the offer. The offer can be made on condition that the acceptance is received in a certain manner and before a certain time. The receiver of an important offer may fortify his acceptance both by letter and by telegram.

Private boxes, pigeon holes and letter receptacles may conceal future difficulty unless they are properly cared for. When letters are slipped through a notch in the door and allowed to fall promiscuously on the floor, often among boxes or desks, a firm need not be surprised if a valuable contract goes astray or if they are held to an offer which has been forgotten.

A theatrical manager sent a proposal in writing to an actress, engaging her services for a year. She signed an acceptance and placed it in the private box at the entrance of the theater. The manager never received it, and employed some one else. The actress wrote to the manager for an explanation. He informed her that she had not accepted his offer. The contract was complete, said the court, when the actress complied with usual or even occasional practice by leaving the acceptance in a place of deposit recognized as such by the manager. The actress was able to recover wages under this decision.

Difficulty frequently occurs in binding contracts by mail or by telegraph if the acceptance is in terms slightly different from the offer. It is easy to forget that an acceptance in terms slightly different from the offer, either as to time, place, quality or quantity, is not valid and that the person who made the offer need not honor such an acceptance.

Henderson lived about two miles from Harper's Ferry. Nelson operated a mill at Mill Creek, twenty miles from Harper's Ferry. When Nelson's wagon stopped at Henderson's house, Henderson handed the driver a let-

ter which contained an offer to purchase 300 barrels of flour at $9.50 a barrel. A postscript to this letter read: "Please write by return of wagon whether you accept my offer." The wagoner did not return to Harper's Ferry, but Nelson wrote a letter addressed to Georgetown, accepting the offer. When he attempted to deliver the flour, Henderson refused to receive it, because Nelson had not accepted the offer at the place and in the manner directed. The courts upheld his refusal. Not only had Nelson disregarded the designated manner of acceptance, but he had accepted at a different place. The contract would undoubtedly have been declared valid had Nelson accepted at the place designated and within a reasonable time.

FOLLOW *exactly the conditions imposed by the offer —otherwise, the seller may find a loophole through which to escape from an undesirable contract.*

If the offer requires acceptance by return mail, this provision must be followed. Taylor held Clayton's note which went to protest on October 23. On October 27 Taylor wrote Clayton: "If you will send me a draft on New York for the amount of your note, I will send it to you on receipt of the draft. Let me hear from you by return mail." This letter was received by Clayton on the 28th of October, but he delayed sending a draft until November 3. The draft was received by Taylor November 5, but he had already made preparations for suit, and proceeded on November 6. He refused to accept Clayton's draft unless the costs of the suit were paid also. Although two holidays intervened, the court decided that since Clayton had permitted four days to elapse before replying, he was not entitled to benefit from Taylor's original offer.

The difficulties which may arise when propositions and counter-propositions are made by mail and by telegraph are numerous. Sanders wrote to a fruit company offering to supply them with ten carloads of apples in good order. The apples were not to be over one-half green. The first car was to be delivered between the first and the fifteenth of December, the second between the fifteenth and the thirtieth, and one every ten days thereafter. The offer was to be accepted not later than October 31. The fruit company replied by telegraph that it would accept, provided the offer was changed to read, "A car every eight days after January 1, none in December." To this conditional acceptance, Sanders replied, "No." The fruit company replied that it would accept the offer only on the conditions which it had stated and on November 4 wrote that it regretted it could not accept the original offer, but added, "If you will change the contract so as to read as we wired you, we will accept it and forward a draft in payment."

Sanders then replied by telegraph, "Letter received. Will accept conditions. If satisfactory, answer and will forward contract." To this the fruit company replied by telegraph, "All right, send contract."

Sanders sent the contract prepared in strict accordance with the conditions named in the letters and telegrams, but the fruit company added other terms, apparently mutually understood, regarding the kind and quality of the fruit and the manner of shipment. Difficulties followed; the shipment was refused and a law suit resulted. The court held that Sanders was entitled to recover on his contract, for it was complete and binding when the conditions first imposed by the fruit company were accepted. The telegrams and the correspondence determined the contract, and the fruit company was

held to have no right to add further provisions, no matter how trivial.

Although an offer may be conditional upon acceptance by return mail or within a reasonable time, the one who makes the offer should not forget that he may waive the conditions. He may either by word or by act disregard the conditions which he has imposed and make a contract binding long after the allotted time limit has expired.

On October 30, Hackley wrote to Gillman as follows: "We will send you one or two hundred tons for $4.50 per ton delivered in Albany, if you will give us your order now." Gillman delayed answering until November 3, when he replied, "Will you make me any better price if I order four hundred tons?" Hackley did not reply. The delay was a virtual refusal, and Hackley was under no obligation to give further attention to the matter. Gillman then wrote, on November 6, "You may send me 200 tons at $4.50 as late as you dare wait before the closing of the river." Hackley replied, stating that he hoped to fill the order, but that he was not certain whether he could because he had lost a number of vessels. He promised, however, to do his best to get a boat.

He failed to secure a boat and Gillman went to court. The judge decided that Hackley was not bound by his offer of October 30 beyond a time sufficient to enable Gillman to accept; that the terms of the offer, "if you will give us your order now," required an acceptance by return mail; but that the subsequent acts and statements of Hackley showed a waiver on his part of the conditions of acceptance; and that there was, therefore, a valid acceptance of the offer to sell two hundred tons at $4.50.

An acceptance of an offer by mail or telegraph which varies, even slightly, the term of the original amounts to a refusal and becomes itself an offer.

As a general rule the courts have not placed a refined, superfine meaning upon the words of the offer. If the acceptance adds immaterial terms to the offer or merely states matters which were understood between the parties, it is still a valid acceptance; but when the acceptance varies the essential elements of the offer, it is not valid.

MAKING *a contract requires knowledge of all the essential points—your own judgment will then warn you of changes that invalidate.*

Norton wrote Mandol and Company on February 20 as follows: "I will take 10,000 blue Welsh fire brick at $24 per thousand, upon the opening of navigation on the Hudson. Let me know if my order is accepted." Mandol and Company on February 23 replied, "We thank you for your order of February 20, for 10,000 blue Welsh fire brick at $24 per thousand on dock at New York City upon opening of navigation."

It will be observed that, in accepting the offer, Mandol and Company added "on dock at New York City." The question was raised whether or not this was an acceptance in the terms of the offer. The courts decided it was, because the parties must have understood that the brick would be unloaded on the dock at New York City. Generally speaking, the application of common sense and the use of reasonably clear language is all that is necessary to accept an offer in the terms under which it is made. The man who accepts with a slight variation can usually determine for himself whether or not he is changing the terms of the offer to such an extent that

his acceptance is invalid.

A contract may be accepted by acts. In other words, acceptance may be implied from the acts of the persons to whom the offer is made. The acts which constitute an acceptance of an offer must be done to the knowledge of the person who made the offer. When an order for goods is sent, the filling of the order and the shipment of the goods within a reasonable time are an acceptance of the order and the contract is complete. This principle has been extended to the act of entering a school or college by one who relies upon the offer made in the catalog. An offer might, however, be revoked before knowledge of the act which amounts to acceptance comes to the notice of the one who made the offer.

The following general suggestions will be of value when you accept or make offers by mail and telegraph:

1. An offer by letter remains a continuing offer until the letter is received, and for a reasonable time thereafter.

2. The offer may be revoked at any time before acceptance, but when it is accepted by the deposit of a letter in the mail, the contract is complete.

3. When the contract is completed by the mailing of a letter of acceptance, the one who accepts is not responsible for a delay or loss which follows. He may enforce his contract even if the letter of acceptance never reaches its destination.

4. The acceptance must follow strictly the terms of the offer and must be in the manner prescribed. An acceptance which in any way qualifies the terms of the offer amounts to a refusal of the offer, and no binding agreement can result.

5. Acceptance may be indicated by acts, but the contract is not complete and binding until knowledge of the

acts is conveyed to the person who made the offer. The offer may be revoked at any time before this knowledge is so conveyed.

6. When making an offer by letter or telegram you may protect yourself by stating that it shall not be binding until you have received notice of acceptance. The same result may be accomplished by limiting the time for acceptance.

Keep these simple yet necessary principles in mind. Tell them to all your correspondents—to every man who has a letter to write that may bring you into contractural relations with another house. A lawsuit is a disagreeable occurrence in any business, and more than that, it is sure to drive away business. It is far easier to prepare than repair.



SALES *have been made—and lost—by the printed matter enclosed with business correspondence. A mere mass of advertising folders, cards and bric-a-brac is in itself not impressive to the "prospect," unless each item backs up a statement in the letter and has a direct bearing on the sale.*

—O. N. Manners

XVI

BRINGING DISSATISFIED CUSTOMERS INTO LINE

By Carroll D. Murphy

IN THE front office of a metropolitan book store handling both call and mail business, the president clutched the carbon of a letter and wigwagged for the sales manager.

"Read that," he commanded.

A complaint had been received from a woman who had sent stamps and a request for wall paper samples the month previous—supposing, of course, that the house carried such merchandise. But the customer had written twice for satisfaction and received "an insulting answer." From the files the carbon copy had been requisitioned by the president to discover just how curt this answer had been:

A "wooden" paragraph like a slap in the face.

Dear Madam:

We beg to state that we know nothing of your request for samples and that we are not a wall paper house anyway. We sell books and stationery. When you want anything in our line we shall be pleased to serve you.

The sales manager glanced at the initials and then at the date.

"This letter was written the last day young Hodgkins was with us," he explained. "He was working over-time to 'clean up.'"

"Who wrote it does not matter," the president declared. "What are you going to do about it—that's the point now."

"I'll answer it," said the sales manager. "A customer is never more deeply interested than when he takes the trouble to complain—never so susceptible to selling suggestions as when he has just received sincere and dignified apology for a slight which the house itself never intended."

A polite note of regret, frank explanation and sincere apology went out in the first mail. It asked for a chance to prove the writer's personal interest and willingness to "make up" for the customer's inconvenience. Within a week the woman responded, enclosing an order she had been holding, she said, until she learned whether the firm "did the things it advertised."

Nothing heats an energetic person in a hurry like the indefinite delay, the intangible tangle, the perplexing silence of a long distance misunderstanding. If, however, your complaint correspondent once senses the value of promptness, frankness and generosity in handling disagreements, his letters in their groove will outclass the cleverest local adjuster. When the "trouble man" meets closed doors and the sulks, the letter gets through, catches the complainant's temper cool and shames him into fair play.

The first principle in complaint correspondence is to get the back file, study out the difficulty and work up your case as if you expected to take it into court. The next essential is to settle it "out of court"—informally, generously. That the worst tangle may have a simple explanation which will do away with all ill feeling was proved in the experience of a premium house.

It did not begin in the front office this time. The sales

manager, coming in, was after the correspondent before his topcoat was off.

"Where were you yesterday?"

"I was moving. I told you I'd be away. Remember?"

"Yes," the sales manager admitted. "I remember now, but I tried to get you by telephone a dozen times. A customer called up, abused us all for twenty minutes and then hung up before I could rightly explain things to her. She has raised a club of customers to get the cut glass set we offer agents, but said she had been holding the names for six weeks because she was afraid to order from a firm which doesn't answer letters. She's going to return the money, she said. Customers are all 'kicking.' We stand to lose a nice order and get a black eye in promising territory."

The correspondent took the customer's name and found her letters in the file, with his own answer and follow-ups. These had failed to secure the remittance which, by her own statement, she had already raised. Comparing the address in the letter with that given in the telephone call, he found the initials different. Calling his stenographer, he dictated the following:

Absolute frankness is the best attitude for you to take in answering a complaint.

> The sales manager told me this morning of your disappointment at receiving no reply to your valued inquiries of several weeks ago. I enclose carbon copies of the replies mailed you on the 10th and 17th.
>
> I am sorry, indeed, that I was away from the office yesterday when you happened to be in the city and called me up; particularly as your telephoning suggests the probable cause of the delay which has so inconvenienced you. Your name in the letter appears as Mrs. M. B. Smith while that you gave over the telephone is Mrs. L. M. Smith. It seems clear that my letters must have miscarried for this reason.
>
> The carbon copies will, I trust, show you that our responses were as prompt as our interest is sincere. That the mail failed to reach you was an accident which we could in no way avoid, much as we regret it.

Followed a dignified, not too urgent appeal for the business she was holding. But not a word to suggest that the fault was really in her carelessness. The new tone of courtesy in the reply which that complaint letter evoked did the correspondent as much good as the club order which was pinned to it when he laid it on the manager's desk. As nearly always, accuracy, fairness and patience on the part of the firm, contrasted with the customer's own petulance, made a friend who is still sending in orders.

This efficiency and fairness in complaint correspondence depends upon your having a well organized department and upon your letters being written broad-mindedly.

Work with and even for your client as well as for your house, is an effective rule for the complaint correspondent.

Classified by causes, complaints may be grouped under four headings:

(1) Those due to neglect or error on the part of the house.

(2) Those for which the complainant is at fault.

(3) Those which are a combination of blunders on the part of both.

(4) Those due to outside or unavoidable causes.

In handling the first class, there is an advantage in having some one high in authority explain that the matter has been investigated so that, while offering present satisfaction, the house feels that it can promise greater accuracy in the future. The customer who feels that he is constantly to have adjustments on hand is sure to take his patronage elsewhere.

The complaints for which the customer is to blame call for a generous and conservative, but frank and de-

tailed statement of the situation. The important point to be established is that the house was not at fault, but sympathizes with the customer's annoyance and is ready to "help out."

Where the blame is to be divided the house can well afford to assume its full share and except in peculiar cases which need to be arbitrated, can trust itself to the fairness of the average customer. Where the complaint includes an unfair dema d upon the firm, however, your correspondent will have to judge his reader closely and suit his appeal to the case with his utmost tact and knowledge of men.

Complaints due to outside sources must not be neglected, for a peculiar resentment attaches to a delayed shipment, a failure of the post office or a breakage in transit. A photographer who duplicated a mail order and then went to the post master personally to investigate a delay for which that service was wholly responsible, merely stated this fact in his letter and so convinced his customer that he could be trusted to deliver satisfaction.

Every day of delay may cost your customer money and your firm trade. The first rule of complaint routine is, therefore, to get your reply into the mail within twenty-four hours after the complaint comes in. This reply should be as complete as possible, but if nothing more, must at least be an acknowledgment, with some individual touch which proves that you are going to the bottom of the matter.

When the "no money mail" is opened in a fully systematized office complaints are usually sorted under several heads and given to the file clerks in charge of certain states or certain parts of the work, such as complaints from salesmen, from dealers and in regard to

transportation. To each letter the clerk attaches a blank on which is noted the time of giving it out.

The letter, with the attached slip, goes to a correspondent who studies out the difficulty and checks it on this list.

CONTROLLING *causes of complaint is not impossible if you have definite records to guide you. Your "complaint mail" is valuable in that it gives you these facts.*

It is essential that house blunders be tabulated when they are excessive and that executive steps be taken to control them. For this purpose the complaint clerk keeps a daily tally sheet, checking the causes under a score of headings. At the end of the day these sheets can be totaled and listed in a daily report, which in turn will be condensed into a monthly table. These records contain much valuable information, not only in regard to friction in the organization, but also with regard to confusing statements in the advertising literature and letters, and unnecessary knots in the selling plan. In some offices blunders that result in complaints are charged against the department and against the clerk responsible for them, having a certain discount value in a piece-work or bonus system of payment.

This analysis of causes for complaint also makes possible a set of instructions and a paragraph or form letter book, which quickly gives the correspondent the correct tone and logic for each letter. Where the chief correspondent freshens these paragraphs and brings his plan up to date frequently, the routine of complaint handling is successfully given over to a less expensive corps than would otherwise be necessary.

A complaint which appears trivial to the house is usually an important matter to the customer. The temp-

tation to get through with a complaint letter by superficial statements is likely neither to fool your customer nor even to silence him. If an attempt is made to gloss over a complaint and at the same time clinch an order, the irritated customer will often precipitate an expensive exchange of letters. The two complaint replies written respectively by the district and home office of a life insurance company bring out these points plainly.

The local agent for the company had lined up a prospect who, however, wished to divide his annual payment into two policies falling due six months apart. The local agent wrote to the district office, which, finding the case troublesome, answered that the request was impracticable and that he should sign up the insurance as it stood. The prospect then wrote the district office a vigorous letter stating that he felt sure the desired arrangement could be made and that it must be done before he would buy the policy. The correspondent at the district office sent the following reply:

A curt letter like this is about as effective as a personal insult in making a prospect decide not to buy.

We have already written the local agent with regard to this matter. It would be very unusual to handle policies the way you suggest. We never have such requests. The appropriate way is for you to pay your first year's premium and then to get your policy adjusted as you wish when the second premium falls due. We suggest that you see our local agent and have him arrange this at once.

Instead of allowing this letter to bully him into signing, however, the customer wrote the vice-president of the insurance company asking him sarcastically if he could see any reason why better terms could be made after buying the policy than before. From the vice-president's office came the following letter, clean-cut and

accurate in statement, phrased with the spirit of fairness which is the skilful complaint correspondent's chief asset:

Nothing wins customers like fairness.

You are quite right in your position as regards an arrangement of payment dates suitable to your means and convenience. This can easily be done, and we are making it our business to learn why our district office has not acceded to your request without putting you to inconvenience.

Backing up his decision with immediate adjustment of the whole case.

As you wish to take out $2,000 as a fifteen pay life policy and $3000 as a twenty pay endowment, the one to fall due in May and the other in October, you have only to add to your first annual premium of $177.42 the sum of $11.29 term insurance on the second policy from now until October 12, and thereafter pay the annual premium of $79.18 in May and $98.24 in October.

We are forwarding a carbon copy of this letter to our district office with directions that they shall send without further delay to Mr. Bishop, our local agent in your city, all the necessary data and papers to give the insurance you wish.

To interrupt a man when he is asking satisfaction for which he has paid is as discourteous on paper as in conversation. To interrupt him with sales talk is to clinch a grudge. No tactful correspondent will imagine that the complainant who is silenced is won over, or that he can be sold across the barrier of dissatisfaction and discourtesy. It is the correspondent's first duty, not to sell, but to get rid of that barrier once for all, so that trade can resume without hindrance.



THE *proper handling of a complaint turns it into an advertisement no matter whether it is taken up in the office, the store, the factory or by mail—the principle is the same. In the hands of a diplomatic adjuster, it becomes a basis upon which to build business. It offers the house an opportunity to get in close touch with the customer.*

—William W. Loomis

XVII

HANDLING COLLECTIONS BY LETTER

By Wheeler Sammons

HAVE you ever followed one of your collection letters in your mind and watched its reading in your debtor's house or office? If your statement is routine, he tosses it into a drawer corner to await the pay-day "going over," when the most urgent bills are pulled out and paid. If it is suddenly drastic, the debtor says or thinks, "What will he do next? I'll have to find out just how much this collector means and perhaps talk it over with him."

Most collection letters would be unnecessary if the collector knew exactly where the debtor stood as regards the account—if the debtor knew how far the collector's attitude was final, and had understood the terms of payment so as to plan ahead to meet the obligation when necessary. Preliminary collection letters are merely feelers—the sparring for an opening—the preliminary chat during which the debtor and the collector place each other and get down to a mutual understanding.

Building up this understanding quickly, permanently, definitely, is the problem of mail collection. Therefore, collection rightly begins in the sales and credit departments. The rejection of poor risks, the character study of charge customers, the delivery of satisfaction as well as merchandise and, most important of all, a definite pre-

liminary understanding with the customer as to payment dates—these are the fundamental things necessary for an effective mail collection system.

A collection plan is a permanent asset—or liability. Work it out on broad lines as a business policy; and as is spreads into details of accounting, follow-ups, statements, forms and personal letters, make sure that every one is a part of the collection unit, that it helps to build up permanent understanding between you and the customer.

COLLECTION *letters need the ring of frankness and truth, and must be sufficiently firm without neglect ing the right personal appeal.*

Examine ordinary collection letter groups and you will find that it usually takes several follow-ups to get to the one letter that has the ring of truth and frankness. The good collector gets this quality into his first letter and short-cuts formality. He puts himself in the debtor's place and draws on his own experience to learn the interests and appeals on which his letter must play. He adapts his credit cards, his reports from salesmen and agents, to tell him the circumstances of each sale, the customer's attitude then and since and the state of his finances. Along these lines he works out his requests for payment.

These collection letters, individually and in series, are planned to do just two things: first, to show the collector as quickly as possible where the debtor stands; second, to impress the debtor with the collector's firm, unhesitating routine in dealing with accounts.

The disposition to reason in your collection letters or to advance excuses of "needing the money" indicates that you are ready to argue rather than to act. The

debtor is equally ready to advance his excuses and let the time slip with exchanges of fruitless letters. Again, if your letter is manifestly a mere printed form, it in no way suggests to the reader that you are watching his individual case. He feels sure that the mattter is not yet urgent.

In working out your collection series, therefore, first establish your terms of payment beyond the chance of misunderstanding. Then keep sight of these terms constantly and make your debtor remember that they stand. Welcome the test cases which prove to your public that you are ready to back up just requirements with the law. Make a firm, definite, conservative request which is fair and which carries conviction. Build up a unit impression of your attitude towards the debt, make your whole collection series grade up evenly in tone, as if there never had been and never would be a change in the definite collection policy of the house. Get every disputed account to an agreement as to amount or terms, so that it will be beyond excuse or appeal. When, however, you foresee a genuine reason for non-payment, offer your prospect leeway as a part of your policy, and thus avoid encouraging him to think up false excuses.

Keep away from the letter which has no personal touch. Even better than the dignified letter series which at no point throws any obstacle in the way of payment is the letter with the personal touch that shows an appreciation of your man's ambitions, makes him feel favorably towards you, touches his sportsmanship, coaxes him to pay as a matter of good credit, comfort and advantage, rather than driving him with fear of embarrassment. Revise your form letters often enough so that whatever personal touch goes into them may not lose its effect by repetition to the same individuals.

As soon as you have developed your debtor's position, get entirely upon a personal basis and make the appeal which you now see will bring in his money. Next to a remittance, the best result your letter can bring is a definite date or definite commitment from the debtor. The man who answers locates himself, shows that he is open to reason, gives you an understanding of his situation, recognizes his responsibility. Have your collection routine so well in hand that you are confident always of the proper step to take next. Then make your letter get away as quickly as possible from the formal series down to the personal exchange, to the recognition of the debt, to the partial payment, to the complete payment.

Among the most simple of collection problems is that of the retail store in close touch with its trade. In this case you know your patrons and can adapt your collection methods to them. Stores catering to a high class of trade regularly show more leniency than those which are less exclusive, because their typical patron is thoroughly responsible and is a more valuable trade unit than the patron of the cheaper store.

The collection series which a Southern department store developed is typical of the kind of series often carelessly used by the high-grade merchant. The first of these letters was merely a printed notice demanding payment of the account because it was overdue and because the capital was needed in the business. The second letter made a stronger demand without being in any way bound back to the first letter. The third notice also stood alone and was less urgent in tone than the previous one, beginning with the ironical phrase, "You will kindly excuse us," and carrying a paragraph urging further purchases.

In revising this series, the letters were made to strike

as a unit, to grade up in strength and to make the most of the important talking points. The first letter was as follows:

The first letter merely calls attention to the debt.

You have probably overlooked our account against you of $21.75 which is now considerably overdue. When you opened this accommodation account you will recall that our terms were fully explained to you and we will, therefore, appreciate it very much if you will kindly favor us with your prompt remittance in line with these terms.

The second letter was bound back to the first and took a slightly firmer note:

The second letter takes a stronger attitude.

We wrote you on the 15th calling your attention to your overdue account of $21.75 and requested an early remittance. This we have not yet received. We extended this accommodation to you with the distinct understanding that the account would be taken care of promptly each month. The account is now considerably overdue and we request that you favor us with your check in full without further delay.

In the third letter the advantage appeal was given as much play as is ordinarily allowable at so advanced a stage in the collection series:

This tone of fairness, yet firm and decided, reflects proper collection policy.

We have written you twice asking settlement of your past due account of $21.75 but you have ignored both of our letters. Our terms, as thoroughly explained to you when you opened this account, required monthly settlement without exception. Your account is now long past due and we cannot carry it any longer for you. We regret to be compelled for this reason to withdraw the privilege of further credit purchases until your account is settled. By prompt remittance you will put us in a position to reinstate your name on our credit list.

A proved practice in many concerns is to follow this third letter with a fourth, insisting upon payment of the account under threat of suit. It is important in this letter definitely to fix a date, thus indicating your atti-

tude and bringing the customer sharply around. It may well follow this form:

The ultimatum—pay by this date or forfeit your credit.

Though we have written you three times asking for payment of your account of $21.75 long past due, and our collector has made several calls on you, you have neither paid the account nor given us any reason for not doing so. We no longer care to delay and unless it is paid by the 12th, we shall immediately place it in our attorney's hands for suit without further notice.

The same plan and practically the same letters have been used effectively, not only by department stores, but with slight changes according to the nature of the business and the class of trade, by general stores, grocers, hardware stores, implement and grain dealers.

Failure to make terms definite and conspicuous on its invoice was at the root of the collection troubles of a retail paint and paper house. When this fault was remedied the force of the collection letter series was greatly increased. When the same fault appeared in the bills sent out by a Kansas butter-and-eggs merchant, he put the rubber stamp to excellent use. On the original bill he stamped conspicuously the words: "Terms, Cash. Accommodation extended to first of month only." The statement of balance followed on the 15th, with this note added: "This account is now past due. Please remit promptly."

Old accounts were quickly cleared up by a grocer who gave concessions on long standing debts in order to get them acknowledged as correct and secure their immediate payment or a definite promise of settlement. A more hot-headed grocer, on the other hand, opened a collection letter series with an extended description of his need for ready money and closed it with a threat to advertise and sell the account—a procedure which amused and

angered his trade and put him in a questionable position under post office rulings as to threats and libelous statements. A bicycle man, finding himself similarly loaded with a large number of very small accounts, long overdue, worked out a two-letter series which made a friendly appeal to the customer and by reminding him of the accommodation extended, brought in many debts of one and two dollars each at a profit.

Favoritism in collection efforts is often the focus of ineffectiveness when business relations with the debtor are on a friendly basis. A tea, coffee and spice house found a large number of unpaid accounts on its books, and by investigation proved that the fault lay in burdening salesmen with collection duties. This gave customers opportunity to exact promises and tacit agreements, and frequently new orders bought off old payments. By taking collections out of the hands of the salesmen entirely and putting them strictly on the basis of agreement, the efficiency of the entire concern, including the sales force, was increased. The secretary of a California fraternal society faced the same problem. His follow-up letters had failed to bring back suspended members, but by thoroughly revising his series and appealing to the motives of loyalty, convenience and protection, he cut and kept down the number of delinquencies.

Running through the collection methods and letters of progressive concerns in more that a score of different lines are these same points of careful credit extension, prompt and personal follow-up and a clear-cut, out-in-the-open policy which establishes a mutual understanding as quickly as possible, wins the business respect of your debtor and puts your account high up on the list of payments he plans to make.

Manufacturers and wholesalers, as well as retailers, often find the letter series built on up-to-date lines their best collection plan. A big city commission merchant, having city accounts, country accounts and three branch houses which handled their own accounts under the supervision of the home office, found that his chief problem was to insure promptness. To meet this difficulty he worked out a follow-up system based on carbon copies of the original statements sent to debtors.

This system required the use of five separate files, one for city accounts, one for country debtors and one for each of the branch houses. Each of these files was divided into three parts, and in every part the names were filed alphabetically. The first division was reserved for accounts charged during the previous month and just coming due. These required no immediate attention. The second division contained the bulk of his accounts, on which payment was demanded at once. The third division included accounts more than forty-five days overdue and was made the object of skilful individual follow-up, just as the form letter efforts were focused especially on the second division.

Sight drafts, rightly used, are still recognized as a convenient method of securing payment in many cases, but manufacturers have found that a series of strong letters backing up the draft, or even replacing it, is an important aid in collecting slow accounts. An Indianapolis manufacturer, for example, entirely omitted the draft with profit and cut down a series of nine rather weak collection letters to six, which were clean-cut and carried a tone of frankness and conviction. A Boston corporation did the same thing, substituting for drafts and traditional appeals a few friendly, personal letters. Experiments quickly developed the most effective length

of letter and the most effective degree of friendliness to adopt for various prospect groups.

In collecting payments on large single items, as well as on smaller bills, the tactful letter is effective, as a steam shovel concern learned after a thorough revision of its collection methods. Punctual follow-up letters reflected appreciation of the customer's patronage, but insisted upon payment as a business matter. Similarly, a large electrical contracting company found that it paid to omit such phrases as "On the 10th of March we notified you" and get down at once to a clearly understood, clearly defined, inflexible policy. Another plan, used by a brass manufacturing company, was frankly to advise extremely slow debtors that facts regarding unpaid accounts were being given to the central trade association office. This was used, not as a threat, but simply to show the customer that his delinquency was necessarily a matter of trade knowledge.

The printer, the laundry man, the architect, the plumber, the public service company—all meet a big problem in that they must collect for service already rendered, impossible of profitable foreclosure and subject to many questions and disagreements. These same principles of promptness, friendliness and determination, however, have proved successful in collecting for this class of businesses.

The introduction of a third party into the transaction was turned to advantage by the district office of a telephone corporation in handling both city and rural accounts which had gone through the local office routine without success. The plan originally used was to send a brusque first letter demanding immediate payment under threat of suit but weakening down with the final phrase, "or some satisfactory arrangement made to take

care of the account." Between this letter, which went to all debtors, and a second letter for universal use, another letter was sent only to the country list. This letter made various blunders, frankly suggesting the debtor's inability to pay, making a direct offer to accept payment in instalments and using the plea of money tied up in many accounts. The next letter failed to connect in any way with the previous ones and gave an impression of confusion, as if the district office had stumbled on the account and was not sure whether collection had already been undertaken or not. The threat of suit was thus weakened and the phrase "avert injury to your reputation" brought in a dangerous question of abusive language.

Under the new plan the district office sent the same letters to both city and country debtors. These letters played to the full the prestige of the general office and the personal attention it was giving this particular long-delayed account. The first letter was filled with the spirit of firmness and willingness to give the debtor every reasonable opportunity and came as a personal message from the general office. It showed the debtor that the wish of the company was not to embarrass him unnecessarily but to make him appreciate the injustice of neglecting his obligation.

Following the reminder and statement of the account, this letter ran:

An excellent example of the collection letter in which firmness is combined with fairness.

I am confident that you are anxious to pay your just debts and that your failure to take care of this account has probably been due rather to negligence than to any desire to avoid settlement.

In a business obligation of this sort, it is only business-like for you to write us or call at once and arrange for immediate payment.

Our service is rendered on such a close margin that it is unfair to impose the extra clerical

A suggestive comparison. expense of handling delinquent accounts. Most of our patrons are thoughtful and prompt and we extended your credit purely as a matter of accommodation with the feeling that you would soon take care of the matter.

Strong reserve measures hinted at. We shall allow your account to remain for ten days longer in the local manager's hands, as it is only in extreme cases that we take action from this office. We shall, therefore, expect to receive your settlement at the office at Worthville on or before the 12th.

Following this letter, a formal demand for payment within five days on penalty of suit was sent. The final touch to the force of this collection campaign was a reorganization of the follow-up system to insure promptness in both local and general office routine.

A plumber found it advisable to divide his customers into two classes, of whom the first were regular and responsible patrons, while the second were transients who required to be put on practically a cash basis. With the latter class a close personal follow-up was observed, while with the former a first of the month statement and a series of form letters proved entirely satisfactory. The same idea of dividing customers into classes was used in an automobile garage. Here responsible and well-to-do customers received follow-up letters and collectors' calls at fortnightly intervals, while less responsible patrons received more insistent demands for payment.

Mutual understanding between buyer and seller is especially vital in collecting instalment accounts. The collection effort here represents practically a chain of sales with a payment following each. The collector, therefore, has an unusual opportunity to establish mutual respect early in the collection period, so that the matter proceeds with less friction and more promptness from month to month.

The successful routine followed in one big concern was to make out three statements on white, yellow and

blue paper at the same time with the invoice. These were filed for sending with the proper letters at intervals calculated to throw the force of collection on the first instalment into the period before the second instalment came due. On the first statement this friendly notice was printed:

Making payment simple.

In paying this account you need not write a letter. Simply enclose your exchange with this statement and mail it.

The second statement contained the following notice conspicuously printed in red:

More firmness in the second letter.

Our previous statement has evidently been overlooked as we have received no response. Please give this your earliest attention.

With the third statement went a form letter courteously insisting upon the understanding that each instalment was to be paid promptly on a certain date and suggesting that as a business proposition every variation from this understanding demanded an immediate personal explanation to the company.

The second letter came from one of the department heads. Its opening paragraph was this:

Personal attention from an officer.

Your account is before me for personal attention. I find that it is considerably past due and request that you handle it at once.

The letter closed with a definite statement of terms and a specific request for payment without delay. The department head's signature followed over his official title. Debtors who habitually let their accounts drag usually take the first letters from the collection manager

as a matter of course. If, however, a department head of whom the lax customer has probably never heard, is used early in the series, an atmosphere of personal, out-of-the-ordinary attention is created which often brings in the money. A third and final letter followed, in which the collection manager made the payment of this instalment a test case. This letter opened as follows:

A final warning.

You have violated your contract with us; you have failed to give our repeated statements and requests attention. We feel that we have not been accorded ordinary business courtesy by you.

The letter closed with a definite arrangement of dates for payment or suit.

Whenever the instalment is secured by a legal note, local or out-of-town banks can contribute much to the collection manager's success. A sewing machine company has adopted this plan of collecting money on notes which secure its charge sales. The routine followed is to send each note as it becomes due to the nearest bank for collection and notify the customer in ample time that payment can conveniently be made there. The bank promptly advises the house when notes are not honored and the company sends the customer this printed form:

Using the bank as a third party.

The bank has just advised us that your note for $20. due on March 15, was not paid at maturity. Please advise us what disposition you will make of the matter.

At the end of five days the first form letter is sent:

A firm first letter.

We notified you of the non-payment of your note of $20. due March 15, asking what disposition you would make of it. We have had no reply from you. Please give the matter your immediate attention.

The second letter, ten days later, became more emphatic and was usually phrased something like this:

Getting promptly to the point, and showing increased firmness.

You have not replied either to the notice we sent you or to our personal letter regarding non-payment of your note of $20. due March 15. We must insist that you make immediate payment of this note as we cannot allow it longer to remain dishonored.

The third letter, after again allowing a ten-day interval, had this tone:

A definite date for payment will often bring the slow pay around.

Notwithstanding the fact that we have written you twice and have sent you several notices advising you of your dishonored note of $20. due March 15, this note still remains unpaid. You have not even given us any reason why you have not protected it. We insist upon your giving this your immediate attention. We cannot allow the note to remain unpaid any longer. Your remittance must reach us by May 1.

The fourth and final letter, after another delay of ten days, was in the following form:

Use a threat of suit only when all other means have failed.

We are surprised at not having heard from you in reply to our three previous letters concerning the unpaid note. We are certainly entitled to the courtesy of a reply giving any reason you may have for not paying this note at maturity. Under these circumstances we will not carry the note any longer and unless you pay it by June 15, we shall immediately place it in our attorney's hands for suit without further notice to you.

In case this letter was disregarded the practice was to arrange for a personal or telephone conversation in order to get a definite understanding beyond the possibility of vagueness as to whether extreme action would be worth while.

A well organized collection department in a local chamber of commerce or retail merchants' association

can work out the disinterested, third-party advice to pay most effectively. When organizing an association or commercial club department for this work the plan should not be to work along the line of a routine collection agency, but to make debtors understand quickly and plainly that the merchants stand together in collection work and the keeping of credit records.

The third-party feeling secured by this method acts more as a credit umpire than as an active collection influence. An association can sweep aside misunderstandings by expressing perfect willingness to umpire them and assuming that then no other good reason for nonpayment can exist. A debtor has a natural desire to make the most of any misunderstanding upon which he can fall back. He is customarily either irritated or chagrined at being pushed to pay his bill, and, more or less unconsciously, eagerly uses any opportunity to excuse or justify his delay with a misunderstanding, real or fancied. Once a third-party influence brushes aside misunderstandings he is left with no means to justify either his delay or further procrastination. If his sensitiveness is carefully and diplomatically considered at this point, he can often be induced to pay without any ill feeling.

The association letters used for the collection of claims generally carry at the top or on the back a complete list of the members and officers of the association, and whatever by-laws or legal items bear in a persuasive way upon delinquency. These items should make it plain that failure to pay places the debtor's name on a register open to the inspection of all members. The most successful collection effort consists of dignified, non-partisan letters offering to play the judge if the debtor has any just excuse or complaint, but designed

to make the debtor believe as quickly as possible that the association has solved the problem of exacting honesty in paying debts. While by following progressive collection tactics, the individual merchant can handle most accounts on a basis of permanent and mutual satisfaction, such an association has strong moral force in bringing the shifty debtor to terms.

Whatever the method to which you resort, however, to make sure that the bad debt percentage is kept at the lowest possible figure; remember always to take the attitude of perfect fairness; and grade up the degree of firmness used in the letter, as the account is recent or long delinquent. Consider that the majority of men are honest and will pay if they can, provided you propose payment to them in a frank, man-to-man way. Brutal demands, and the insinuation that your customer is a scoundrel and wants to avoid paying his just debts, are sure to win you enemies; nor are they effective means of frightening the really bad pay.



IMPRESS *upon the mind of your customer your desire to give him service and you strike the keynote of forceful appeal. Adopt this idea in all your letters, and the message they carry will get under his shield of indifference. Let this be the tenor of your words and you insure a personal relation with your customers. Success in handling customers depends largely upon the establishment of policies which aim to maintain a close personal contact. Letters are one of your most valuable aids in carrying out this purpose.*

—R. V. Lull

XVIII

MAILING LISTS AND THE FOLLOW-UP

By Harlow B. Brown

"WHY can't *I* do that?" demanded the president of a big public service corporation of his advertising manager, pointing to a striking advertisement in the morning paper—the work of a noted agency.

That same day the president and his advertising manager sat closeted with the copy chief of the agency. "I will get you 10,000 inquiries inside of two weeks," promised the distinguished copy writer; "have your clerical staff ready to handle them as they come through."

"You bring the mail and we'll handle the inquiries," laughed the president, and his advertising manager smilingly nodded confirmation.

During the next three weeks eleven thousand inquiries flowed into that office; hundreds with each incoming mail. The office was completely submerged, and thousands of inquiries, tied in bundles, were stacked about the corridors to grow stale, because there were no facilities for handling them. Loss, dissatisfaction, discounted prestige, inevitably followed.

To make the most of the business the mail brings you, or as a basis for correspondence exploitation, you must have, first of all, the smooth running, tested and proved machinery of follow-up. First, systematize the mechanical end of the office work in order automatically to re-

ceive and recall to the attention of the correspondent at the proper date every prospect and proposition. Second, prepare your form letters and paragraphs to cover the points where inquiries bulk; classify and number these letters so that you can get out the mail quickly and have time left to plan for more business.

MECHANICAL *aids, filing devices and card systems that keep tab on the prospect and bring him in line for follow-up at the right time.*

The day you receive an inquiry from a prospective customer in regard to goods, you perhaps send a catalog and refer him to some particular items. In case no reply comes within ten days, you wish to write again and follow your first letter. At the end of ten days, therefore, this inquiry must come to your attention. It should never be necessary to go through a mass of correspondence and select the letters that must be followed; but in case a prospect writes before ten days have expired, it must also be possible instantly to locate all his correspondence.

Follow-up systems may be infinitely varied to suit different lines of business, but the principle of modern follow-up is simple. The lawyer, the druggist, the real estate dealer, the grocer or insurance agent will find such a systematic follow-up a real selling power in his letter work.

Consider first whether the previous correspondence is necessary in following the inquiry. Where a single line is being sold there is often no need to refer to earlier letters, as every inquiry will cover the same article, and a few facts posted to the follow-up card will be sufficient for you in working out your letter. In another class of business, where many lines are handled or a

high-priced article involving peculiar conditions for each buyer is being sold, you will have to refer back in order intelligently to get out each answer or follow-up. In such cases the card need not carry the details of the transaction, but will merely cross-index the letter files and "call off" the day when reference to the correspondence is necessary.

Where the correspondence is simple and general letters are used, however, an alphabetical system of follow-up cards can be kept so thoroughly as to avoid most references to previous letters. Each card contains the name of one customer or prospective customer, the address, and an information outline as to form letters and catalogs sent, and the points which determine the next move in the follow-up. Work out the design of this card to fit your own letter writing and to make the most of what you know about your prospects. Along the top of the card are sometimes printed the days of the month from 1 to 31, and over the number corresponding to the date on which the card is next to have attention you can put a metal clip. The clips on the cards for one day will then be in line and can easily be taken from the file for attention.

You may obtain further distinction between customers, prospective customers and different classes of customers or prospects by using differently colored cards and by numbered or lettered tabs in different positions projecting above the card. The chief objection to different colored cards for customers and prospects is that, when prospects become customers, it is necessary to rewrite the information. A better scheme is to use for prospects a card with a small tab on the upper right-hand corner. When a prospect buys, the tab may be snipped off and the card transferred to the customer file.

A manufacturer of five kinds of stoves provides cards with five kinds of tabs, corresponding with the five lines the house manufactures, projecting at different positions along the top of the card, so that the prospects for No. 1 fall in line (Form VIII).

A large wholesale piano house keeps a file of prospect cards and a follow-up of "tickler" cards. When the inquiry comes to the office, the name, business and address of the prospect are entered on a white card, together with the source of inquiry and the number of the form letter to be sent in reply. By carbon paper, a brown tickler card (Form IX) is made at the same time and filed ahead to the date when additional information will be sent to the prospect in case he is not first heard

STOVE A — STOVE B — RANGES — OIL STOVES — GAS STOVES

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

NAME

ADDRESS

LOCAL DEALERS

FORM LETTERS SENT

SPECIAL LETTERS SENT

DATE	ORDERED	AMOUNT	MAIL OR DEALER	DATE	ORDERED	AMOUNT	MAIL OR DEALER

FORM VIII: These prospect cards are novel because of the tabs which indicate what the inquirer is interested in. Use of such tabbed cards is possible when the number of lines carried is small

from. Each subsequent letter and the enclosures, together with the date of mailing, are noted on the "tickler" with a rubber stamp, and it is again forwarded in the date file. The white card is filed alpha-

betically as to town and by name in a given city. When a sale is made, the "tickler" is destroyed and the white card from the prospect file is transferred to the "live" file of customers.

A nation-wide selling agency carries a form printed

Edison Moulie,
Box 93,
Bloomington, Ill.

400 May 30,'13.
400-1 JUL 10 1913

Business: Druggist.

Source 19-519

FORM IX: This tickler card is filed under the date set for sending the next letter. Cross references in other files make it possible to locate and remove this card if the customer orders in the meantime

on the outside of each letter folder and here epitomizes the campaign. This record abbreviates research. Only a simple tickler card is needed in addition. The correspondent, reminded by the tickler, picks up one folder at a time, concentrates on the record carried on its cover, refers only occasionally to the contents, and dictates his letter without referring to two separate records or waiting on file clerks. This combination card and folder idea is especially adapted to the jobber's follow-up system, where the number of prospects does not make the files unwieldy.

Systematically to answer the inquiries you receive from day to day you may either (1) note upon the in-

quiry the key number of the form letter needed in reply; (2) circle the vital point in the inquiry in blue pencil and let the clerk choose the proper form, or (3) note the salient items in the letter upon an inquiry slip and turn it over to the clerk for choice of form letter reply and for record. The slips go each day to the person in charge of the follow-up file, so that the reply can go out and the case can be recorded permanently on its card.

The inquirer's name once on the card, clerks can take care of the rest of the follow-up. Inquiries are usually followed every ten to twenty days; therefore, supposing the first letter was sent out on the first day of the month, a tab might be placed over the "10" figure on the prospect card, or the "tickler" card filed ahead under the proper date. Each time the follow-up card comes to attention the clerk notes upon the prospect card or folder what further literature is sent and files it ahead.

TEST *of the follow-up comes when inquiries begin to arrive and your selection of form-letter replies succeeds or fails to bring sufficient orders.*

Four or five days after the posting of a large mailing, when hundreds or thousands of mail inquiries are coming in, your follow-up system is given its first thorough test. You have prospects upon whom to operate your selling plan; in order to handle them it is necessary that you should have adjusted your method of selling to meet the peculiar conditions of the individual as well as the group.

You may file a complete record of information concerning each prospect and his business interests. You may set the "tickler" card on his trail to follow him with carefully planned sales literature. But this is not enough. You must have (Figure VII) your series of

form letters, complete and comprehensive; you must have standard forms adaptable to peculiar inquiries, and you must have correspondents skilled in reading between the lines and prepared to dictate persuasive, sales-getting replies to special prospects whose situations make even the most skilful "form" a wooden shoe as to fit.

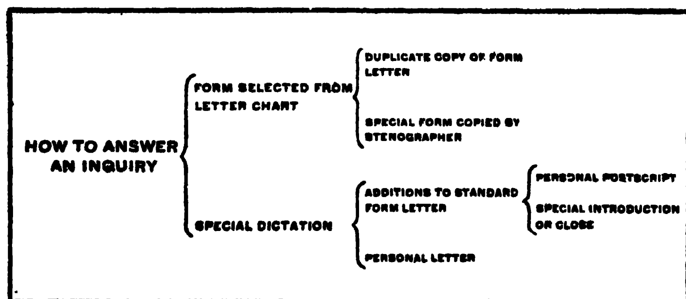


FIGURE VII: The skilled correspondent must know what kind of follow-up an inquiry demands. This chart shows all possibilities, from duplicate form letters and model letters or form paragraphs to personal answers

There are certain prospects who will buy on the first letter. The buying motives of others are not even grazed by three or four appeals. But as the series and its offshoots are mailed in succeeding instalments, you draw each time some additions to your buying class; different lines of talk bring to your business different kinds of buyers.

Frequently special attention to certain inquiries is necessary, even where the group of prepared forms seems to consider every possible prospect attitude. There are several neat plans of giving a form this individual fit. A personal postscript, dictated or penned by the signer of the letter and dealing with a particular point of contact in the inquiry, an introductory paragraph or

FORM LETTER ANSWERING INQUIRY ON

- **PLAYER PIANO 100**
  - GENERAL INFORMATION 100
    - 101. ASKS FOR BOOKLET
    - 102. WANTS DESCRIPTION
    - 103. SENDS PROSPECT'S NAME
    - 104. LETTER TO PROSPECT
  - PRICE 110
    - 110. ASKS PRICE
    - 112 DEALER ASKS PRICE
    - ---
    - 118. OFFERS LOWER PRICE
  - WANTS TO EXAMINE 120
    - 120. WANTS NAME OF LOCAL DEALER
    - 121. WANTS PIANO ON APPROVAL
    - ---
    - 124. HAVE WE BRANCH OFFICE IN --?
  - WANTS MORE INFORMATION 130
    - 130. ASKS SIZE OF PIANO
    - 131 CAN WE SUPPLY MODEL A?
    - ---
    - 138. DOES PLAYER DETACH FROM PIANO?
  - DECLINE ORDER 140
    - 140 ORDERS FOR DIFFERENT PARTS
    - 141 FOREIGN ORDER WANTS CREDIT
  - OBJECTIONS 150
    - 150 NOT SUITED SMALL FLAT
    - 151 PRICE TOO HIGH, WANTS SEC. HAND
    - ---
    - 158 CAN'T AFFORD
  - BUY LATER 160
    - 160. WILL BUY LATER
    - 161 BEEN SICK, HAD HARD LUCK
  - TERMS 170
    - 170. CHANGE TERMS OF PAYMENT
    - ---
    - 175. OFFERS ORDER ON DIFFERENT TERMS
- **BABY GRAND 200**
  - DESCRIPTION 201
    - 201 FULL PARTICULARS
    - 202. WANTS TO TEST
    - ---
    - 208 SIZE OF PIANO
  - PRICE 210
    - 210. CASH PRICE
    - 211. CASH TO DEALERS
    - 212 PRICE TO MUSIC COLLEGE
    - 213. WANTS SPECIAL PRICE. NO.
  - TERMS 220
    - 220. CUSTOMER ASKS TERMS
    - 221. WANTS SPECIAL TERMS
    - ---
    - 224. WILL BUY LATER
  - COMBINATION 230
    - 230. WANTS WITH PLAYER
    - ---
    - 233. WANTS BENCH
- **CHURCH ORGAN 300**
  - ASKS INFORMATION 301
    - 301. FULL INFORMATION
    - ---
    - 305. SIZE OF ORGAN
  - PRICE 310
    - 310 CASH PRICE
    - ---
    - 318. WANTS SPECIAL PRICE. NO.
  - TERMS 320
    - 320. CUSTOMER ASKS TERMS
    - ---
    - 324 WILL BUY LATER
  - OBJECTIONS 330
    - 330. NOT SUITED TO LARGE CHURCH
    - 331. CAN'T AFFORD
    - 332. PRICE TOO HIGH

FIGURE VIII: With this index of his selling "forms," the correspondent runs his pencil down the list to the proper letter, notes the number on the inquiry and turns it over to a clerk for answer

a fill-in allowed for in the form, or the typing of form paragraphs with slight changes has been found to serve the purpose quickly.

The manager of a high-grade tailoring establishment received an inquiry from a retail dealer in which the prospect inquired if it were possible to inspect a certain operation in the shop. One of the regular letter forms was used for reply, but this postscript was added: "P. S. I shall be very glad to show you over our fitting department whenever you drop in, and will demonstrate any particular phase in which you may be interested."

The correspondent's task in handling these numerous letter forms and changes so that they will be more effective need not be any more confusing than your salesman's choice of the railroad train that shall carry him from the office to the small town in his distant territory. The salesman knows in which direction he must travel to reach his destination, and consults the schedule of a railroad which starts that way. In order to choose the particular train that will carry him to the final goal, he simply runs his finger down the time table until he finds a train that stops at his destination. Just so, if your work is progressively organized, your correspondent can locate, by map and schedule, the particular standard letter that suits each inquiry.

A large wholesale piano house has simplified its problem in this handling of form letters by classifying the mail sales correspondence according to nature of inquiries and to classes of goods involved (Figure VIII). Special forms meeting any kind of inquiry on a large number of commodities may be composed and similarly classified, like a library subject index, just as with the three subjects from the stock of this wholesale house.

When the inquiry is opened in the sales department

the prospect's query is usually one of a group already recognized and accordingly covered by a certain form letter. Every form carries in the lower left-hand corner, next the letters indicating enclosures, a three or four-digit key number indicating the subject subdivision and special point covered. If a request comes for a player piano on approval, the correspondent knows immediately that general form "100" deals with this particular item of stock and that "120" has to do with the request "to examine." Under this class he finds letter number "121"—"wants player piano shipped on approval"—which exactly suits the case. This choice soon becomes instant and almost mechanical.

The selection of the form letter made, the correspondent notes the identification number of the reply upon the original letter, and the rest of the follow-up is attended to by a filing clerk or a stenographer just as well as by the sales manager himself. Where the form covers completely every point in the inquiry, all that is necessary for the stenographer to do is address the letter and envelope on the typewriter, the type style of which exactly matches that used in the form. Where a change is made, the correspondent can arrange for it in a moment.

A large mail order house in the Ohio Valley has adapted a similar index of letters in its collection department. Instead of the classification by complete letters, however, this concern has assigned a number to each paragraph that takes up an individual subject. Going through the customer's previous correspondence, the collection agent composes what has the final tone of a personal letter,—designating each succeeding paragraph by its index number. Referring to a letter book, the stenographer has only to copy the form paragraphs in the order

indicated to complete the letter.

After working out such a "map" of your letter field, it is well also to bind up a set of your form letters and keep them on your desk for reference. Many forms are not in demand frequently enough to warrant duplicate copies; number the original just the same and give your clerk a copy; it may then be transcribed as often as necessary and the proper enclosures made. The letter chart idea, with these added conveniences, has been widely adopted and has proved extraordinarily effective in subordinating the detail to the spirit of business-getting follow-up in correspondence.



THE *mailing list as it is understood in business is for one purpose—to get orders. This may be accomplished directly by letters and circulars sent to names on the mailing list or indirectly by letters and circulars backing up salesmen or dealers. Practically every line of business can profitably use letters in either the direct or indirect manner, and hence should have a most carefully "groomed" and guarded mailing list of prospects and customers.*

—Donald L. Kinney